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ABSTRACT

Designed for use in consumer and homemaking education in Texas, this curriculum guide is on the subject of home management and consumer education. An introduction to the guide, covering its use and program and curriculum planning, provides a list of suggested reading. Information on teaching handicapped and disadvantaged students follows. The contents of the guide are divided into seventh and eighth grade homemaking; homemaking I, II, and III; and a semester course. Within each grade level are sections that begin with a list of competencies and corresponding subcompetencies. Concepts related to the competencies are outlined in the left columns. Learning and evaluation experiences to develop the competencies are listed in the right columns. Representative topics covered in the various grade levels are home management and maintenance, time management, resource conservation, career opportunities, decision making, relationship of decision making and management to family living, financial management, consumer decisions, career exploration, community resources related to family management, the management process, and consumer skills. Teaching aids keyed to learning and evaluation experiences and a reference list are located at the end of the guide. (YLB)

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HOME MANAGEMENT AND CONSUMER EDUCATION

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HOME MANAGEMENT AND CONSUMER EDUCATION GUIDE

Home Management and Consumer Education is one of seven subject area guides developed for use in consumer and homemaking education in Texas. Additional guides are available in the areas of Child Development; Clothing and Textiles; Consumer Education (Semester Course); Family Living and Parenthood; Food and Nutrition; and Housing, Home Furnishings, and Equipment.

Contents of the Guide

Each subject area guide is correlated closely with the *Conceptual Framework and Basic Competencies for Vocational Home Economics in Texas*. Content for each subject area is based on the competencies needed by homemakers. Sub-competencies are identified for each competency. Content is developed through learning and evaluation experiences.

Each guide has colored dividers to indicate 7th and 8th Grade Homemaking, Homemaking I, II, III, a Semester Course, and Teaching Aids and References as follows:

7th and 8th Grade Homemaking – yellow	Homemaking III – pink
Homemaking I – orange	Semester Course – blue
Homemaking II – green	Teaching Aids and References – tan

Competencies and corresponding *sub-competencies* are listed at the beginning of each section. Competencies include the knowledge, skills, affective behavior and/or judgment needed by homemakers. Sub-competencies are the measurable behaviors expected to result from the completion of the learning and evaluation experiences. *Concepts* related to the competencies are outlined in the left columns. *Learning and evaluation experiences* to develop the competencies are listed in the right columns. Teaching Aids keyed to learning and evaluation experiences are located at the end of the guide. The *reference list* of books and sources of teaching aids will assist the teacher in developing a reference library.

How to Use the Guide

The subject area guides are designed to aid the teacher in identifying the concerns of seventh to twelfth grade students and the concepts appropriate for each grade level. The guides are not designed for use as a specific curriculum in any particular community or situation. Teachers will need to use their own judgment, initiative, imagination, and creativity in working cooperatively with students, parents, the school, and the community to develop an effective consumer and homemaking education program. The subject area guides are intended to guide, not dictate, the content of consumer and homemaking education courses.

Teachers should not expect to use all the suggested experiences in one class. Teachers may adapt, supplement, and expand the suggestions in view of the specific needs, interests, abilities, backgrounds, and levels of maturity of students. The variety of experiences included should enable teachers to select and use those teaching-learning experiences that will help their students reach the objectives the teacher feels are important. Many experiences can easily be adapted for use in FHA/HERO, home or extended experiences, or adult education.

Schools which do not offer all of the sequence courses outlined in this guide should consider combining content of different levels to meet local needs. Teachers and advisory council members should review the suggested course content for each sequence level and the competency needs of students enrolling in the courses offered. Competencies to be developed in each course should be selected by students' needs and backgrounds. This may involve including basic concepts covered in 7th and 8th Grade Homemaking in Homemaking I, or adding more advanced concepts from Homemaking III to Homemaking II. The subject area guide should be a valuable aid in local program planning and curriculum planning whatever the situation may be.

Program Planning

Effective program planning for consumer and homemaking education in the local community involves: (1) understanding the community, (2) understanding human growth and development, and (3) planning cooperatively.

Understanding the Community. Planning and carrying out an effective consumer and homemaking education program requires that the teacher understand the community in which students and their families live. A study of social, economic, and cultural conditions in the community will contribute to this understanding. Such a study involves determining the representative types of home and family backgrounds; and appraising community attitudes, prejudices, values, industries, practices, resources, influences, and power structures. Because patterns of home and community life largely determine the needs and interests of individuals, knowledge of the community can focus on the problems of everyday life for the student, and can serve as a basis for curriculum planning.

Understanding Human Growth and Development. The development of the individual from birth throughout life is characterized by the accomplishment of certain tasks at each stage of development. Understanding these tasks and the characteristics related to them is an important part of program planning in consumer and homemaking education. Knowledge of developmental tasks has several implications for the teacher. The tasks indicate types of problems for which students must seek solutions. The teacher must realize that individuals of the same chronological age are not necessarily in the same stage of development. Because tasks arise at or about a given time in the student's life, however, the teacher should be able to anticipate the teachable moment and to provide learning experiences which will meet the needs, interests, and abilities of students.

Cooperative Planning. Planning the consumer and homemaking education program cooperatively with students, parents, teachers, administrators, and others in the community has been shown to result in more effective learning and a better curriculum than would be possible in a program designed by the teacher alone. Students, parents, and community members may be involved through questionnaires, planning groups, and advisory councils. Professionally trained persons, including the school principal, other homemaking teachers, teachers in other subject areas, guidance personnel, and local and area supervisors also provide essential contributions. When preliminary plans have been developed, the teacher will want to discuss program planning with students to provide greater insight into their needs and interests.

Curriculum Planning

Curriculum planning is facilitated by identifying expectations for the students in the form of competencies and sub-competencies. What should the student know and be able to do at the completion of study? Concepts to be studied can be identified once the competencies and sub-competencies are known. The student then gains knowledge through the completion of appropriate learning and evaluation experiences. The competencies, sub-competencies, and concepts included in this book are only a guide. A careful evaluation of your particular teaching situation and student needs will be the first step in good curriculum planning.

Learning experiences in consumer and homemaking education may be provided through the classroom, home, community, and Future Homemakers of America/Home Economics Related Occupations (FHA/HERO). Students' interests are more easily sustained if a variety of experiences are provided for learning by seeing, hearing, feeling, and doing. The learning experiences suggested in this guide provide a variety of choices related to the concepts. They are designed to help students achieve the terminal performance objectives and the competencies identified. The teacher can select learning and evaluation experiences from those suggestions, or develop alternatives. The creative instructor will select, adapt, or add experiences to enable students to achieve the competencies.

Evaluation determines the extent to which students have reached the objectives and achieved the competencies designated for each course. Such evaluation is a complex task. Effective evaluation is a continuous process which involves determining behavioral objectives, collecting evidence of behavioral changes, interpreting the evidence collected, and using the evidence to improve the curriculum. The innovative teacher will rely upon a variety of methods in all domains of learning for student assessment.

Methods of evaluation include paper-and-pencil tests, oral tests, performance tests, check sheets and inventories, score cards, rating scales, behavior records, and observations.

A variety of teaching aids are needed for effective teaching. Such aids include transparency masters, audiovisuals, bulletin boards, games, resource kits, etc. The more approaches a teacher uses, the greater the chances all types of students will learn successfully.

Suggested Reading

Ahmann, J. Stanley, and Glock, Marrin D. *Evaluating Pupil Growth.* 5th ed. Boston: Allyn and Bacon, Inc., 1975.

Chamberlain, Valerie M., and Kelly, Joan. *Creative Home Economics Instruction.* New York: Webster Division, McGraw-Hill Book Company, 1975.

Cross, Aleene. *Home Economics Evaluation.* Columbus, Ohio: Charles G. Merrill Publishing Company, 1973.

Cross, Aleene A., ed. *Vocational Instruction.* Arlington, Virginia: The American Vocational Association, Inc., 1979.

Finch, Curtis R., and Crunkilton, John R. *Curriculum Development in Vocational and Technical Education: Planning, Content, and Implementation.* Boston: Allyn and Bacon, Inc., 1979.

TEACHING HANDICAPPED AND DISADVANTAGED STUDENTS

During the 1970's a dramatic civil rights movement for the handicapped and disadvantaged developed. In 1976, the Vocational Education Amendments placed greater emphasis than ever before on ensuring the right of persons with special needs to a free and equal education. The amendments require that a portion of the basic state grant funds be used for the handicapped and disadvantaged. These set-asides are intended to provide the additional educational services which handicapped and disadvantaged students may require. These students are often referred to as "learners with special needs."

The phrase "learners with special needs" is used to describe students with different, unique, exceptional, or highly individualized wants or demands that must be satisfied for them to succeed. The phrase points out the necessity for finding a personal solution to each student's learning problems. Any student who has not been making normal progress and who appears to be heading for failure in school may be identified as a learner with special needs. Thus, special needs is an umbrella term used to describe all handicapped and disadvantaged students.

Specific legislation providing for their educational rights includes Section 504 of the Rehabilitation Act of 1973, signed in 1976, which established a mandate to end discrimination of the handicapped and to get them in the *mainstream* of American life. In the same year, Congress passed the Education of Handicapped Children Act. Together, these set forth a comprehensive scheme of federal civil rights legislation for handicapped persons.

The provisions of this legislation make it mandatory that vocational education provide a free and appropriate education to handicapped students in the "least restrictive environment." This term is interpreted in regulations stating that "each agency shall insure. . .to the maximun extent appropriate, that handicapped children. . .are educated with children who are not handicapped." Further, handicapped students are to be ensured an equal opportunity to participate in and benefit from programs and activities receiving federal assistance. In sum, the civil rights legislation affords handicapped students the same right to vocational education as nonhandicapped students.

Mainstreaming is a term which refers to the enrollment of identified special needs students in regular classes. Mainstreamed students are placed in the regular classroom with the provision of special education support services. The term is used to describe the process of equipping handicapped students for entry into the "mainstream" of society, as mandated in Public Law 94-142. The term also applies to the placement of disadvantaged students in regular classes.

Who Are the Handicapped?

A national profile by handicapping condition of students in vocational education mirrors the profile of handicapped students in special education. According to the Vocational Education Civil Rights Survey, slightly more than 36 percent of the handicapped persons enrolled in vocational education are mentally retarded, and 37 percent have a specific learning disability. The remaining 27 percent are identified by one of nine other handicapping condition. Of these, seven percent are seriously emotionally disturbed, two percent are orthopedically impaired, three percent are visually handicapped, and four percent are deaf or hard of hearing. Of the remaining group, ten percent is listed as "other health impaired," and five percent are multi-handicapped. (See Table 1.)

TABLE 1

HANDICAPPED POPULATION SERVED IN VOCATIONAL EDUCATION AND SPECIAL EDUCATION, BY HANDICAP[1]

	Percent of Handicapped Population Served in Special Education[2]	Percent of Handicapped Population Served in Vocational Education[3]
Mentally Retarded	21.8	36.5
Hard of Hearing	1.0	2.6
Deaf	1.0	0.9
Speech Impaired	29.4	2.7
Visually Handicapped	0.8	2.5
Emotionally Disturbed	8.2	7.3
Orthopedically Impaired	1.6	2.4
Learning Disabled	31.7	36.8
Deaf-Blind	0.0	0.2
Multi-Handicapped	1.5	4.6
Other Health Impaired	2.6	9.9

[1]Charlotte A. Conaway. "Vocational Education Serves the Handicapped" *VocEd*, (April 1981), p.3.

[2]National Summary "State Agency Reports of Handicapped Children Receiving Special Education and Related Services," 1979-1980.

[3]Based on data from Vocational Education Civil Rights Survey-1980, Comprehensive High Schools and Area Vocational Centers (preliminary unedited survey data).

Mentally Retarded Students

Mentally retarded students function below average in the areas of intellectual, physical, and emotional development. Mentally retarded persons are capable of learning homemaking skills. However, as homemakers they will not have the constant supervision often given on the job. They must learn to make their own decisions and care for their own families as well as themselves if they are to live independently.

Characteristics of mentally handicapped students are listed below. The student:

- may be of average physical size, but be uncoordinated and awkward
- may have multiple handicaps
- may perform poorly on intelligence tests, but may be "street-wise"
- may function poorly in school and present behavior problems
- may have short attention span, lack of concentration, learn at a slower rate, and have a lower capacity for learning
- may be easily frustrated due to repeated failures
- may have a lower resistance to disease and infection
- may possess handicapping conditions varying from mild to severe or profound
- can handle concrete learning more effectively than abstract
- can learn to do skilled and unskilled work
- can be employable.[4]

Emotionally Handicapped Students

The emotionally handicapped student's behavior may be unacceptable for the student's age level. The behavior may interfere with the student's own growth and development as well as with the well being of others. Some emotionally handicapped students' growth and development is affected by their withdrawal from the environment. Other students cause disruptions around them by constant conflict.

Characteristics of emotionally handicapped students are listed below. The student:

- may not handle stress well
- may demonstrate explosive behavior
- may have a negative self-image and exhibit hostility
- may have a short attention span and be difficult to motivate
- may use demonstrative behavior (kick chairs, slam doors, use obscene language) or be extremely quiet and withdrawn
- may be easily frustrated due to many years of failure
- may need positive reinforcement
- may function more effectively in a structured but flexible environment.[5]

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[4] Gloria E. Durr. and Camille G. Bell, *Mainstreaming Strategies in Home Economics.* (Lubbock, Texas: Home Economics Instructional Materials Center, Texas Tech University, 1980), pp. 6-7.

[5] Ibid., p. 7.

Learning Disabled Students

Students with learning disabilities are achieving less than their potential. They are normal in most respects, but have definite disabilities in one or more areas of development. Often their disabilities involve comprehension or the use of language. As a result, these students may exhibit difficulties in spelling, writing, and calculating.

Characteristics of learning disabled students are listed below. The student:

- may be behind in grade classification and reading ability
- may appear to be highly active, impulsive, restless
- may be uninhibited in speech and disorganized in thoughts and actions
- may exhibit frequent and sudden changes from explosive to docile behavior
- may display distracting or disruptive behavior to gain attention
- may have short attention span and be difficult to motivate.[6]

Deaf and Hard-of-Hearing Students

Because hearing loss is not as obvious as other disabilities, it is sometimes referred to as the "hidden handicap." Even a mild hearing loss interferes with learning and communication. Because it is not obvious, the symptoms of a mild hearing loss are easily misinterpreted as behavior problems. Students with mild to moderate hearing loss need to be encouraged to use residual hearing.

Students whose hearing is so impaired that they have problems understanding auditory information with or without a hearing aid or device are considered deaf. Without the ability to receive auditory communication deaf persons must rely upon their eyes for signals which represent ideas. The greater the hearing loss, the more the individual must depend on visual cues. Students with hearing losses might rely on an alternate communication systems, such as lip reading, sign language, or written language.

Speech Impaired Students

Speech problems may include articulation problems, stuttering, impaired hearing, cleft palate, cerebral palsy, or voice. Some speech disorders, such as stuttering, occur in isolation. Other speech disorders are associated with handicaps such as deafness, mental retardation, or cerebral palsy. Speech is generally considered impaired when it "deviates so far from the speech of others that it calls attention to itself, interferes with communication, or causes the individual to be self-conscious and maladjusted."[7]

Deaf persons experience varying degrees of speech impariment, but they can learn to talk. However, speech and language skills are difficult for deaf persons to develop. Early treatment and special training can enable persons with severe hearing impairments to learn sufficient language skills to communicate.

Speech is the communication tool most used in relating to others. For this reason, a speech handicap can be a social handicap. If others respond unfavorably to a speech handicap, the student may be inhibited or withdrawn into a world of silence. The result may be impaired social development and a poor self-image.

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[6]Ibid., p. 8.
[7]Ibid., p. 22.

Blind and Visually Impaired Students

The visually impaired student may have a vision loss ranging from slight impairment to complete loss of sight. The extent of the individual's handicap is influenced by the age of onset of visual loss, degree of loss, and cause of impairment.

Persons are considered *visually handicapped* if they see no better from 20 feet what persons with normal vision see from 70 feet. The visually handicapped required special aids or devices to read standard printed material. A person is designated legally blind when with the best correction, the person can see less from 20 feet than a person with normal vision can see from 200 feet, or when the field of vision is limited to a narrow angle of less than 20 degrees. Most blind students have some useable vision, but have problems such as cloudy, blurred, or double vision; spots; loss of side vision; or loss of central vision.

The social skills of a visually impaired student are often affected by the restricted ability to get around in the environment. In addition, emotional problems may develop as a result of negative attitudes of others.

Physically Handicapped Students

The physically handicapped student has some degree of health or physical impairment that limits actions or mobility. Physically handicapped students have a special condition which may be caused by disease, may have existed at birth, or may be the result of amputation. The range of physical disabilities includes orthopedic impairments, neurological impairments, and other health impairments. Orthopedic impairments include paraplegia, quadriplegia, and amputations. Students may be missing limbs or portions of limbs which restrict mobility. Crutches, wheelchairs, and other essential equipment call attention to these disabilities for many orthopedically handicapped students. These students often encounter public reactions such as embarrassment, staring, or avoidance.

Neurological impairments include cerebral palsy and epilepsy. Other health impairments range from diabetes and nephrosis to osteomyelitis. These physical impairments vary by the degree of the handicap, the stability of the condition, and the length of time the individual has had the condition.

Physically handicapped persons are very conscious of their movement restrictions. Their frustration may be expressed in inappropriate social behavior. Such frustration may cause the individual to become verbally aggressive, blame other people, repress desires, withdraw into fantasy, degrade the original goal, act less mature, and compensate for the disability by shifting to different interests. These possibilities emphasize the impact the reactions of family, peers, and the public, as well as the student's own perception of the handicap, have on the student's progress, attitude, and success.

Health Impaired Students

Students with severe or chronic health problems, such as epilepsy, cerebral palsy, amputation, hemophilia, spina bifida, cystic fibrosis or diabetes, are classified as *health impaired*. Many of these students have trouble keeping their bodies functioning normally.

The extent of health impairment can vary greatly. Mild conditions may not be readily apparent. Moderate conditions may be very evident to the teacher. Students born with a health impairment are more likely to have made satisfactory adjustments to it. More recently handicapped students usually have a more normally developed set of experiences and abilities. Researching the student's potential is vital to understanding the student's capabilities.

Multi-Handicapped Students

A multi-handicapped student has a combination of two or more handicaps. Knowledge of each handicapping condition is essential in working with the student. Observation and study are necessary to understand the extent of the student's abilities and limitations.

Teaching Strategies for Handicapped Learners

Making the transition from school to adulthood is a giant step for most young men and women, but especially for those who are handicapped or disadvantaged. Consumer and homemaking education has a major role in teaching handicapped and disadvantaged youth homemaking skills which will help them take that giant step. The teaching strategies suggested here have been synthesized from literature on teaching the handicapped and disadvantaged student.

In order to live independently, they need the same homemaking skills as other students. Consumer and homemaking education teachers face the challenge of teaching handicapped and disadvantaged persons effectively, of providing adequate support services, of expecting an equal level of skill acquisition by all students, and of ensuring that skills taught are adapted for each special needs student's most efficient learning.

Home economics teachers need to recognize that many of their special needs students have not spontaneously picked up the homemaking skills their other students have picked up at home. Therefore, the teacher's impact on these students can be potentially greater and far more important than the impact on the normal individuals. The homemaking teacher's impact on normal individuals may be the difference between being an average homemaker or a good homemaker. With special needs students, the difference may be between being able to live independently and being partially or totally dependent on others. Teachers also need to recognize that most special needs individuals in their classes are capable of learning anything taught in those classes. But how they learn and how long it takes to learn are quite varied.

Henry Viscardi at the White House Conference for Handicapped Individuals in 1977 said that the most difficult barriers for handicapped people are "not narrow doors and rigid curbs, but narrow minds and rigid stereotypes." The same is true of the disadvantaged. When mainstreamed students are enrolled in classes, teachers must reconstruct their mind-sets so that psychological barriers can disappear.

Often the teacher's first exposure to special needs students is the day such a student enters the classroom. This lack of experience often causes teachers to feel uncomfortable and unprepared. The teacher must first accept the reality of the handicap before being able to see all the things the student is capable of as a person. This initial attitude of acceptance is crucial and is one of the important variables for the success of the special needs student.

Next the teacher must make an effort to learn about some of the aspects and the nature of the student's handicaps or disadvantages. The teacher can become knowledgable about specific needs and problems through access to the student's file and through communication with the special education teacher, the counselor, and the student. Only if the teacher feels confident in knowledge of the student's needs can the teacher be successful.

Lesson Planning

The first step in lesson planning is to identify the basic content and skills which are the same for *all* students. The teacher who has clearly identified what is to be learned, why it is to be learned, and ways and means to measure whether it has been learned, can focus greater attention on how it can be learned. By varying teaching styles and individualizing learning activities, the home economics teacher can provide for all students without labeling special needs students and making them conspicious within the group.

To be successful in teaching special needs students, the methods must be individualized. Planning activities with special needs in mind is essential. The very nature and variety of handicapping conditions indicates that there is no one method or technique that will always fit a certain handicap or that will fit all handicaps. Persons with the same handicap or disadvantage will vary in their response to it. Thus, each unit of instruction must be "tailor-made" for each special needs student in the class.

One solution to the challenges posed by a class of students with varying abilities is to group students by ability level for some activities. This allows the teacher to plan activities which fit the learning styles and needs of each group. It gives the average student a chance to cover more content and to work toward higher levels of learning. It also gives other students, such as the educationally disadvantaged or the mentally retarded, an opportunity for more teacher-student contact, extra time to cover content, and a chance for repetition and drill if needed. Class time can be divided into

1) large group discussion and teacher-directed activities, and/or
2) small group activities specially designed to meet each group's needs.

Small group activities could be designed to suit the audio learner, the visual learner, and the kinesthetic learner. Objectives and evaluation methods may be the same or different, but time spent in groups can be the same. The teacher can rotate among groups, or spend time directing the activities of one or more groups.

Some teachers make effective use of learning centers. Use of varied teaching methods and materials provides students with opportunities to grow at their own levels of conceptual development. This contributes to their sense of achievement. Peer tutoring works well in learning centers. Through participation in the activities of the center, special needs students have opportunities to interact with their peers and to experience success. Through tutoring they may experience a one-to-one learning situation which can be of value to the tutor as well as to the special needs student.

Special needs students should be evaluated, when possible, by methods that require a minimum of reading and writing. Students with learning difficulties can be asked to explain or to demonstrate in some way the concepts they have learned.

To evaluate fairly *all* students in the class, the following procedure is useful:

1) Determine the objectives to be achieved.
2) Determine entry-level behaviors by pre-test or other means.
3) Monitor and record progress toward achievement of objectives.
4) Measure achievement of objectives.
5) Translate progress toward achievement of objectives into the school's marking system.

Grading students in reference to a criterion reduces the frustration students feel when they are compared with each other.

1) Establish reasonable rules for the conduct of all students and be consistent in your expectations for student behavior.

2) Avoid being overprotective or overcompensating toward handicapped students by encouraging all students to be independent.

3) Provide handicapped students with space and time needed to complete tasks and avoid completing tasks yourself or allowing other students to complete them.

4) When appropriate, help students to learn to manage time and develop compensatory techniques to increase speed and ability and to help them keep pace with classmates.

Strategies for Mentally Handicapped Students

When teaching a skill to the mentally retarded, keep the following points in mind:

1) Break the skill down into simple sequential steps that can be repeated until the whole skill is learned.
2) Provide stimuli in a number of ways, through learning, seeing, and touching, all of which reinforce learning.
3) If a poor memory slows learning, review instructions frequently.

Since constant reinforcement is essential for mentally retarded students, demonstration is an excellent teaching technique. But demonstrations may need to be repeated several times. Establishing a set routine for activities, like preparation and cleanup in foods lab, helps retarded students learn what is expected of them.

Because mentally retarded students have short attention spans, lessons should be short and concise. When work is assigned, the amount should be limited. Before beginning a learning experience, review the previous information and materials on which it is based. Lessons should be planned so that repetition of tasks is possible. In presenting information on giving directions, use as few words as possible and only those that are familiar to the mentally retarded student.

Strategies for Learning Disabled Students

The learning disabled student is not mentally retarded, but uneven in development. The student's weaker areas can be evened out with step-by-step, structured teaching. Such teaching uses more than one sense - tactile, visual, kinesthetic and auditory techniques. This method of learning from all angles is effective for most students, but especially for learning disabled students.

Adaptations for learning disabled students must be designed to fit each student's learning style. Learning disabled students need extra help with such concepts as spatial orientation, reading, listening, writing, speaking, instructions, motor tasks, and tactile discrimination. Most learning activities can be designed to allow for these.

Social awareness of learning disabled students is often affected by their comprehension and perception problems. These problems often cause these students to fail to sense things that others would notice right away. Perceptual problems may result in incomplete information about others, such as failure to correctly interpret body language. The student may talk too much or laugh too loudly. The student may be unaware of irritating personal habits such as squirminess or excessive movement. The student may have a poor self-image but have no idea why others display dislike. Because the student does not catch on to jokes, he or she may become the butt of ridicule. On the other hand, the student may see something as amusing because the learning disability emphasizes the double meanings of some words. As activities are provided in a way that enables the learning disabled student to meet with success, some of these problems will fade into the background.

Strategies for Physically Handicapped Students

Various accommodations may be needed to make consumer and homemaking education classes accessible to physically handicapped students. Individual teachers can do a great deal to make their classes more accessible to physically handicapped students.

An *accommodation* (also called an adaptation) is a modification of a work place or the work itself which enables a physically handicapped student to perform. An accommodation can be as simple as wrapping a strip of foam around a pencil so that it is easier to grasp, or as complex as using an electronic arm to reach objects. The best solution to a student's individual problem is often the result of the teacher's and/or student's ingenuity.

By looking first for the simplest, most natural solution, simple, inexpensive accommodations are often found. Creative, step-by-step approaches to problem-solving yields solutions which are readily available, cost-effective, flexible, and attractive. However, solutions should be re-evaluated periodically to be sure they continue to meet the student's needs.

Changes in placement of furniture and materials or controls are often helpful for handicapped students. Modifications can mean changes in classroom and laboratory facilities, designing flexible work areas, or purchasing standard equipment with a view to special needs and adaptations. Some of these changes may be as simple as raising a work table so that a wheelchair can fit under it. Storage drawers and shelves can be labeled with Braille. Kitchen tools can be labeled by letter rather than color, so that a color-blind student can return tools to the correct storage area. When equipment is ordered for a new foods lab, a range which has burner and oven controls at the front will permit a student in a wheelchair to reach them.

Standard tools can be modified or assistive devices provided. Assistive devices use the principles of simple machines (lever, wheel, inclined plane) or mechanical power to aid or replace physical function. These devices can often be made from scrap materials or by using common equipment in new ways. Sometimes they can be borrowed from libraries, universities, or community health agencies. Assistive devices can also be purchased from rehabilitation supply catalogs. Some sales catalogs which do not specialize in rehabilitation contain gadgets useful to handicapped students.

Examples of these include a braille label maker, which can be used with a visually handicapped student to label containers; an elbow-length oven mitt to protect the arm of a student who does not sense heat, and a C-clamp which holds fabric to the table while the student who uses only one hand measures and cuts it. Complex devices such as splints, hearing aids, and vision aids must be fitted by qualified professionals. Training in their use may be necessary.

Different movements can often be used to perform a task which the handicapped student cannot do in the usual way. Special education consultants may suggest that one body part or sense can be substituted for another. The student may have good ideas for approaching usual tasks in more individual ways. For instance, if one hand is weak, the student may be able to hold a bowl between his or her knees while mixing with a spoon. The student with a vision problem may be able to tell the difference between similar substances like salt and sugar by smell or taste. A sewing machine foot pedal can be placed on the table and operated with the elbow if needed.

Sometimes the best approach is to restructure the job for a handicapped student, much as rehabilitation counselors do in employment situations. Making an accommodation in job structure or design usually involves changing work schedules or job descriptions. For example, the student might need to send laundry out instead of doing it at home, to learn simple ways to garnish a purchased cake to save energy, or to select self-help clothes for a child.

Whatever the solutions, the teacher needs to observe carefully and consistently to make sure that the student's needs are reflected.

Who Are the Disadvantaged?

The terms *disadvantaged, special needs,* and *special populations* are used interchangeably to refer to minority groups such as Blacks, Asian Americans, American Indians, and Hispanics, especially those at poverty or low-income levels. All culturally different minorities are not disadvantaged. Some members of the majority culture are disadvantaged. However, cultural minorities have often been denied advantages enjoyed by the majority culture in the United States. The 1968 Vocational Education Amendments define the disadvantaged as "persons who have academic, socioeconomic, or other handicaps that prevent them from succeeding in the regular vocational program." Their education requires more extensive services. Without these services, disadvantaged students may become dropouts. The 1976 Amendments attacked this problem by setting aside a portion of federal vocational funds to pay for the extra costs of moving disadvantaged students into the mainstream of vocational education. In 1978, according to USDE figures, vocational education served approximately two million disadvantaged students. Consumer and Homemaking Education teachers are in a unique position to help these students prepare for life in the larger society, while developing respect for the unique cultural differences represented in the classroom.

Characteristics of Disadvantaged Students

Characteristics of disadvantaged students are listed below. The student:

- may be a poor achiever
- may live in a low-income family
- may lack language skills because of poor language development and inability to speak standard English
- may read at the fourth to sixth grade level
- may have an acquired dislike of school
- may pose discipline and attendance problems
- may have a poor self-concept
- may lack social skills for group participation
- may tend to be aggressive
- may have values and attitudes which are representative of a particular culture and of lower socioeconomic group

- may fear failure because of previous experiences in school
- may be slow in the performance of intellectual tasks
- may have poor work habits
- may tend to give up on tasks which provide no immediate sense of accomplishment
- may have a short attention span.

In summary, disadvantaged students suffer from rejection in society as well as in school. They often believe that the dominant group is responsible for their past and present segregation, limitations, and restrictions. They are aware and resentful that society has not offered them equal opportunities. They know that there has been serious interference with the exercise of the human and civil rights to which they are entitled. The consumer and homemaking education teacher must recognize the reality of these experiences and make every effort to assure that the students are welcome in the program and that everything possible is being done to make sure they learn.

Challenges to Teachers of the Disadvantaged

One of the greatest challenges facing the teacher of minority students is one of developing a positive and supportive attitude. Attitude is extremely important because it determines how the teacher treats the students. The teacher's treatment affects the student's attitudes toward school and ultimately the student's performance and success. Negative attitudes often stem from false stereotypes. Such stereotypes may result from often repeated generalizations about a cultural group and be supported by stereotypic stories and jokes. As a result of negative attitudes the teacher may convey to the student feelings that the student cannot succeed. Accordingly, the student fails. If, however, the teacher becomes familiar with cultural backgrounds and accepts students as individuals, the old stereotypes will seem less and less appropriate and the teacher's attitudes will become more and more positive.

Negative attitudes toward minority students are to a large extent the result of lack of knowledge about their cultures. Much emphasis has been placed on the problems these students have. However, teachers need to be aware that these students have strengths as well. These strengths often include acceptance of responsibility at an early age, ability to learn through concrete experiences, adherence to family and group rather than individual values, and good physical coordination and visual orientation.

Teachers are often apprehensive about teaching minority students. They may associate these students with a lack of success and unpleasant experiences. They may have been unsuccessful in previous attempts to teach minority students. They may feel unable to deal with problems often associated with minority students such as poor health, drug and alcohol problems, and poor housing and home conditions. To alleviate these fears the teacher should learn about the support services available in the school and community which can assist in dealing with these problems.

Teachers often feel uncomfortable communicating with minority students because they are not familiar with the students' language. When the language is a foreign one, the teacher can improve communications with students by learning the language. When the barrier to communication is nonstandard English, the teacher may have to learn from the students. Ability to communicate with students is extremely important since language plays such an important role in the student's life. If the student's language is rejected, the student may feel rejected and become less able to learn.

Another cause of difficulties in working with minority students is low expectations. Research shows that student learning is positively correlated with teacher expectations. However, it is not unusual for teachers to expect less of minority students than they do of other students.

Social, cultural, and economic deprivation affect learning. Deficiencies in language and reading skills are especially evident among the disadvantaged. In addition, disadvantaged students may not have been exposed to many concepts which are familiar to other students. For example, table setting might be very familiar to the middle-class student, but to students living in families without enough pieces of flatware to go around, it may be quite unfamiliar. In addition, factors that motivate the disadvantaged to learn may differ radically from those that motivate the middle-class person. Middle-class students may be motivated by grades, a diploma, or learning for the sake of learning; disadvantaged learners may need something more tangible and immediate to motivate them to learn, such as being able to see how they can use the information *now*. Bilingual teaching may facilitate learning for some students.

All students have a need to be successful. Failure deprives them of the satisfaction of that need. Some students who fail fight back aggressively. Others withdraw, stop trying, and become non-learners. Some get physically sick. Many drop out. To prevent these outcomes, the teacher must provide opportunities for success. The student then needs praise. Success on a small scale and praise will motivate the student to greater success in the future.

Suggested instructional strategies are as follows:

1. Reflect the cultural backgrounds of students in the classroom. Provide role models with which ethnic minorities can identify. Select textbooks and teaching aids which are multicultural. Invite guest speakers from the minorities represented in the class. Use pictures of persons from various cultural backgrounds on bulletin boards. Include ethnic foods, clothing, family patterns, child rearing practices, architectural styles, consumer problems, etc. in planning instruction.
2. Use instructional materials and methods which promote cultural understanding. If materials available do not promote cultural understanding, seek supplementary materials which do.
3. Help disadvantaged students learn by simplifying difficult tasks and presenting them in ways that will make them easier to grasp.
4. Adjust your teaching style to fit the learning styles of your students. Make sure also that the material taught is relevant to the student's life and needs. The teacher must understand the community and the disadvantaged within it. Relate instruction to the student's direct experience whenever possible.
5. Make an effort to involve all students in learning activities. Take advantage of student-initiated ideas to increase participation and interest.
6. Involve parents of minority students. This will require encouragement and interesting activities. Most of all, it will require a teacher who is an energetic organizer and who can get along with people. The effort to involve parents will pay dividends in increased student interest and increased parental support.
7. Help students to learn to evaluate themselves and assess their own progress. Evaluate students' efforts promptly, provide feedback, help students learn from their mistakes, and show them where and how they can improve.
8. Be honest with minority students. Don't give a rosy appraisal of problems. Honesty is an important way to establish rapport and develop the respect of these students.
9. Make instructions practical and basic. Explain *how* first; *why* later. Minority students are often said to learn best by doing; however, many educators believe this is equally true for all students.

10. Reward success. Since failure has been a common experience for many minority students, each success should be rewarded. It may be necessary to reward small steps to ensure that the student will eventually reach the objective or achieve the competency. Consumer and homemaking education classes provide many opportunities for producing tangible products which provide evidence of achievement. Students can see that they have baked a tasty bread, drawn a neat floor plan, made an attractive garment, planned an effective budget, or created an exciting toy. Consumer and homemaking education courses also make students feel self-sufficient, an attitude needed to function as an adult.

FHA/HERO For Special Needs Students

FHA/HERO (Future Homemakers of America/Home Economics Related Occupations) provides special needs students experiences they need to develop their full potential for living satisfying lives. These experiences benefit special needs students in several ways:

1. The experiences contribute to the student's sense of accomplishment and pride.
2. The activities of the organization provide students an opportunity to learn to work together.
3. Organization activities give the students the opportunity to learn from the teacher on an informal basis.
4. The organization provides recreational and social activities that help students develop wholesome relationships with others and desirable social skills.
5. Adult sponsors can set an example which helps students develop their own moral and ethical standards.
6. Participation in the organization helps students learn democratic principles.
7. Students learn to carry through on their own ideas and plans.

Through these experiences FHA/HERO can help the special needs student develop a sense of identity, a positive self-concept, independence, self-control, healthy relationships with others, moral and ethical values, and democratic and citizenship skills.

Special needs students often fail to pursue membership in youth organizations. These students may feel membership is too expensive or too exclusive. Membership may require more commitment than the student is willing to make. Several adaptations can enable FHA/HERO to develop the potential and talent of special needs students. These adaptations should enable the special needs student to try out ideas, to find someone who will listen, to permit mistakes without penalty, to build on successes, and to develop self-confidence.

Students should be made aware that the student organization is an important part of the Consumer and Homemaking Education program. A variety of techniques can be used to motivate students to participate:

1. Convey your own positive attitudes toward the organization to students.
2. Spend time in class describing the organization, utilizing slides, films, brochures, or speakers to motivate students to participate.
3. Inform parents of the purposes and value of the organization.
4. Utilize interested students in motivating other students to participate.
5. Give students the opportunity to participate in the organization's activities as quickly as possible.

Supervising Activities of the Vocational Youth Organization

To ensure continued participation, the teacher must integrate the activities and principles of the student vocational organization into everyday classroom and laboratory experiences. This helps students realize the value of the organization. Operating the organization as a part of the curriculum allows chapter information to become a part of classroom activities. Such an approach increases the frequency of communication about chapter activities and helps to maintain a high level of interest. It also helps students to see the relationship between FHA/HERO activities and their futures as wage earners, family members, and citizens.

Special needs students should be provided the same opportunities for personal growth and leadership development as other vocational students through participation in vocational youth organizations. Students need opportunities for leadership roles and active participation at all levels. Students should run for and hold offices. The chapter should have a full slate of officers and work through student committees to plan school and community activities. Students should be guided in learning the procedures of self-government through actual practice. They should have opportunities to participate in organization activities involving other chapters at local, area, state, and national levels.

Activities are appropriate for all FHA/HERO members for helping students develop the skills every young person must have to succeed in the world of work. Students can become involved in such activities as school-community projects, student recognition ceremonies, public relations, and competitive events. Activities of the organization provide excellent opportunities to increase public awareness of the potential of special needs students.

FHA/HERO can involve every special needs student through such activities as school-community projects and public relations. The teacher can encourage participation by providing motivation and rewards for efforts. Community activities might include school beautification projects, school bulletin boards, school stores, and lunchroom cleanups. Students can conduct anti-litter campaigns, organize walk-a-thons, talk-a-thons, and bike-a-thons, give assistance to projects organized by local civic clubs, or adopt grandparents in nursing homes. Club members can work at training centers for retarded children or adults and provide entertainment for those centers. The chapter could sponsor a radio show to publicize consumer and homemaking education. These activities can provide high visibility, bring instant recognition, and provide constant reinforcement to participants.

Participation in area and state FHA/HERO meetings can provide important new experiences for special needs students. These meetings may provide the student's first long trip away from home or the student's first view or a different geographical area. The cost of these meetings are within reach of all students or clubs. Sponsors can be found for those in severe need or students can cooperate in fund-raising activities to finance their trips.

SEVENTH AND EIGHTH GRADE HOMEMAKING

SEVENTH AND EIGHTH GRADE
HOME MANAGEMENT AND CONSUMER EDUCATION

COMPETENCY: *Ability to apply simple skills in caring for the home*

SUB-COMPETENCIES: *Identify tasks involved in routine home care.*

Develop skills and techniques for care of the home.

Recognize the role of safety in home care.

Describe procedures for making simple home repairs.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
A. Sharing in Home Management and Maintenance 1. Routine care a. Importance of care	Pour out the contents of a "clutter" box into the center of the room. [NOTE TO TEACHER: The box should contain objects commonly found lying around the home such as a drinking glass, sock, textbook, newspaper, dish towel, deck of cards, facial tissue, hair brush, soft drink bottle, etc.] Participate in a class discussion on the effects of clutter on the home environment and on the individual objects. Consider factors such as physical attractiveness, organization, comfort, durability, safety, and sanitation. Relate how the same factors should be considered when analyzing the effects of routine care of the household. Role play situations where routine care of the home is not practiced. After all role plays are completed discuss the effects that unkempt environments may have on physical, psychological, economic, and social behavior. [NOTE TO TEACHER: The situations for role plays should focus on each type of behavior. Examples might include: 1) a mother gets up in the middle of the night to answer the cries of a sick child, 2) an argument erupts between a brother and sister because the brother accidently steps on a tennis racket which his sister failed to put away, 3) a person turns down a dinner invitation from a friend because of feeling uncomfortable in the friend's unkempt home; and 4) an argument erupts between sisters or brothers because chores are not evenly divided or rotated.]
b. Types of tasks	View Teaching Aid 1, "Busy as a Bee." Discuss reasons why each of the activities identified on the teaching aid should be performed on a daily, weekly, occasional, or seasonal basis. Brainstorm for other activities to add under each list. Examples might include: Daily—make beds, pick up clutter, hang up clothes, wipe off cabinet tops and appliances, wash dishes after each meal. Weekly—sweep and mop floors, vacuum carpet and rugs, dust furniture, clean mirrors. Occasional—clean oven, defrost freezer, clean refrigerator, shampoo carpet, clean filters of air conditioner and furnace, add salt to water softener, straighten drawers.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	Seasonal—clean clothes closets, turn mattresses, clean draperies, wash windows. Explain why some activities may fall under more than one category. What role does individual judgement play in deciding when to do household activities?
	Examine pictures of household areas (such as living areas, work/utility areas, dining areas, kitchens, and bathrooms). Make a list of all the places in each area where routine care is desirable. Tell why. Examples of places to include on the list are furniture, floors, carpets/rugs, windows, bathroom fixtures, kitchen fixtures, appliances, mirrors, and plants.
c. Cleaning supplies	Work in groups to analyze the routine care needed for an assigned room or area in the household. Make a list of the specific tasks to do in the room or area. What cleaning supplies and equipment would be needed to perform each task? How frequently should each task be performed? Record information on a form similar to that presented on Teaching Aid 2, "Spick-n-Span." [NOTE TO TEACHER: Handouts may be made from the teaching aid to facilitate the recording of information.]
d. Performing tasks/activities	Volunteer in teams to do routine tasks in the household of an elderly and/or handicapped person for FHA/HERO. Assign various tasks to each team member. Check off the tasks as they are completed. Evaluate each other's work to determine if the job was properly done.
2. Housekeeping skills and techniques a. cleansers	View Teaching Aid 3 showing the factors which determine the cleaning power of a cleanser. Discuss why each factor is important. Explain how each factor is utilized in various cleaning situations such as washing dishes by hand and in an automatic dishwasher, washing clothes in a washing machine, cleaning an oven, and cleaning a tile floor.
b. Household surfaces	Discuss methods for cleaning various types of surfaces in the home. Include floors (resilient floors, stone floors, and wood floors); carpets; upholstery; walls (painted, tile, and papered); and plastic, wooden, and metal surfaces. Brainstorm for examples of where each surface could be found in the home. Divide into groups to prepare and give presentations on how to clean and protect a specific surface. Select the proper products and utensils needed. Practice in groups on samples of the surface, then demonstrate the method to the class. Examples of sample surfaces for demonstration include: a piece of linoleum or vinyl floor tile; a sample of ceramic tile; a piece of wood paneling; a carpet sample; an upholstered pillow or cushion; a piece of wallboard with paint or wallpaper; a segment of kitchen counter top; and a stainless steel, copper, and aluminum cooking utensil.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
c. Dishwashing techniques	View a film or filmstrip illustrating skills and techniques for cleaning up after mealtime. Summarize the film/filmstrip by writing guidelines to follow when cleaning up after a meal. Include steps for: 1) preparing to wash dishes, 2) washing dishes by hand, 3) washing dishes with an automatic dishwasher, and 4) finishing touches such as wiping off the cabinets, putting away placemats, sweeping the floor, etc. [NOTE TO TEACHER: If a film or filmstrip is not available, a teacher demonstration could be used.]
	Read references regarding the procedures for washing dishes by hand and with an automatic dishwasher. Work in groups to prepare a list of essential steps to follow with each procedure. Use the list of steps to develop a check list for each method. Use the check list to evaluate the clean-up procedures after a cooking lab or at home.
	Look through manufacturers' brochures for various types of automatic dishwashers. Compare the directions for operating the machines. How should dishes be loaded into various models? What types of detergents give the best results? What causes spots on glasses or silverware? What water temperature should be used? What procedures are recommended for cleaning the machine? Share findings with the class.
	Read descriptions of situations where items were washed in automatic dishwashers and were damaged, changed, or destroyed. Examples might include: 1) an antique, hand-painted pitcher loses its design when washed in an automatic dishwasher, 2) the glaze on china cracks when put in the dishwasher, 3) a plastic mug changes its shape when washed in a dishwasher, 4) an iron skillet rusts after being washed in the dishwasher, or 5) a rubber spatula melts when put in the dishwasher. Explain why these situations happened and how they could be prevented. Discuss similar situations that have happened to you. Make a list of items not safe for washing in an automatic dishwasher.
d. Caring for appliances	Examine copies of manufacturers' care guides for large appliances, such as a range, refrigerator, washing machine, dryer, dishwasher, air conditioner, microwave oven, etc. Determine the routine care for a selected appliance. Prepare a poster listing routine care guidelines. Share with the class. If possible, demonstrate care guidelines with the actual appliance.
	Visit an appliance store or the appliance section of a department store to compare the availability of self-cleaning features of ovens and self-defrosting features of refrigerators and freezers. Read manufacturers' manuals to determine how to properly care for each appliance. In class compile or list the advantages and disadvantages of the two features.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	Work in pairs to prepare a cleaning guide for small appliances in the home. Collect pictures of small appliances from catalogs or magazines. Paste the pictures on individual sheets of paper and write guidelines for caring for each appliance on the same page as its picture. Include instructions on how to clean, what cleaners and utensils to use, how often cleaning should be done, safety tips on cleaning, and where the appliance should be stored. [NOTE TO TEACHER: Make the learning experience less time consuming by assigning each pair of students specific appliances. If time permits, students might demonstrate cleaning one appliance for the class.]
e. Laundry techniques	View a film or filmstrip or a teacher demonstration of how to launder clothing and household fabrics. Discuss guidelines for preparing items to be laundered, operating a washing machine, and treatment of the items after the washing (drying, ironing, etc.). Discuss ways to make laundering procedures more efficient.
	View Teaching Aid 4, "Laundry Seek-N-Find." Find and circle the terms listed. Read resources to find definitions of each term. Discuss how each term relates to laundry procedures. Answers to the word search puzzle are on Teaching Aid 4-A. [NOTE TO TEACHER: The teaching aid may be duplicated for handouts for each student to complete.]
	Collect colored pictures from magazines and catalogs of all kinds of washable clothing and household fabrics. Sort the pictures into "loads" of items which could be washed together. When sorting, consider construction, type of fabric, color, and possible soil which the items might have.
	Outline general guidelines for removing stains. Include general procedures for removing stains, common stain removal supplies, safety measures, and advice about fabrics. Prepare a chart on stain removal.
	Select a specific stain and research to determine the proper way to remove it. Examples of stains which might be selected are: chewing gum, cosmetics, tea or coffee, ink, nail polish, and paint. Assist with class demonstrations.
	Pretend that you are preparing a TV commercial for a stain removal product. Cut two pieces of the same fabric about 3" x 5" in size and apply a stain to each. Practice removing the stain on one piece of the fabric. Prepare a two to three minute demonstration showing how to remove the stain from the second piece of fabric. Give your "commercial" to the class.
	Study the available laundry equipment in the laboratory. Discuss the various features available on automatic washers and dryers. Observe a demonstration of the features on each machine. Features on washers might include: detergent, liquid

bleach, and fabric softener dispensers; water volume selector; agitation and spin speed selectors; special cycles such as pre-wash or soak cycles; and a suds return system. Features on dryers might include: dryness controls, time controls, end of cycle signal, and cycle selector. [NOTE TO TEACHER: If laundry equipment is not available in the department, a field trip might be arranged to an appliance dealer for the demonstrations.]

Display several garments and washable household items on a table. Examples might be: a crepe blouse, a pair of jeans, a cotton/polyester shirt, a T-shirt, a jogging suit, a towel, a bath rug, a polyester-stuffed animal, a washable ski jacket, and sheer window curtains. Examine the care labels. Number each item. Duplicate the numbers on pieces of paper and place them in a box. Draw a number and identify the item which has the same number as the one drawn. For that item, share with the class the proper agitation speed to use, the correct water temperature, and suggested types of cleaning products to use or not to use.

Discuss the various methods for drying fabrics. Divide into groups to brainstorm on the advantages and disadvantages of particular methods. Write the advantages and disadvantages on paper and report to the class. Discuss. Methods for drying should include tumble drying in an automatic dryer, line drying outside, line drying inside, and flat drying.

3. Safety in the home
   a. Identifying common hazards

Listen to a panel discussion on safety in the home. [NOTE TO TEACHER: Resource people might include: a fire fighter, police officer, extension agent, and locksmith.] Develop questions before the panel discussion. Include questions such as: 1) What are common hazards in the home that cause accidents? 2) What can be done to prevent home fires? 3) How can a homeowner burglar-proof the home? 4) What can a person do to discourage break-ins? 5) What are guidelines to follow in making a safety check of a home? 6) What are a person's rights in regard to an armed burglar?

Illustrate on poster board common home hazards. Make a sketch showing the inside of the "Careless Clan's" home, similar to the illustration on Teaching Aid 5. Inside each room illustrate common home hazards. Harzards which might be found in the "Careless Clan's" home are listed on Teaching Aid 6.

View a classroom kitchen (lab) that has been set up by the teacher with a number of hazards. Identify as many as you can in five minutes. [NOTE TO TEACHER: Include "octopus" plugs in an outlet, rags on stove top, toys on kitchen floor, water on floor, etc.]

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	Collect newspaper clippings or magazine articles related to home accidents. Project possible situations which led to the accident. Prepare two-minute presentations describing the hazard. Give the presentations in the format of a TV news broadcast. After each presentation discuss ways that the accident could have been avoided.
b. Safe use of supplies, equipment, and appliances	View Teaching Aid 7, "Using Appliances." Discuss why each safety guideline is important. Brainstorm in class to develop a list of appliances commonly used throughout the home. Discuss safety guidelines for each appliance. Collect pictures from magazines or catalogs of supplies and equipment for the home which could be hazardous. Design a collage with the pictures. Discuss general guidelines to follow when using potentially hazardous supplies and equipment in the home (for example: mixing cleaning products such as chlorine bleach and toilet bowl cleaners can create a dangerous gas). Participate in a "show and tell" session on equipment and supplies found throughout the house and garage. As each item is shown, explain how it should be stored and used to prevent accidents which frequently involve the item.
c. Importance of repairing or discarding potential hazards	Invite an appliance repairperson to class, to discuss the importance of repairing and discarding hazardous appliances and equipment. Examine examples of damaged items. Ask the speaker to address the following questions: What kind of damage can be repaired? When should an item be discarded? What are the dangers of a discarded refrigerator or freezer, especially to children? What general information does a repairperson need to know about a malfunction in order to make the necessary repairs?
d. Handling hazards	Role play various hazardous situations that occur in the home and appropriate action(s) to take in each situation. Discuss the actions taken during the role plays. Make a list of guidelines to follow if such emergencies should occur. Role plays might include: 1) a family returns home from a weekend vacation to find their home burglarized, 2) a married couple with two small children smells smoke during the night, 3) a mother or father is left unconscious after tripping on a rug, 4) a small child is electrically shocked when he or she sticks a pin into an electric outlet. Make a list of emergency telephone numbers. Include numbers of police, fire department, family doctor, ambulance, emergency medical center, Poison Control Center, a family friend, and father's or mother's work number(s). Discuss places in the home where the numbers should be posted. [NOTE TO TEACHER: If time permits, emergency first aid techniques might be demonstrated and discussed.]

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
4. Simple home repairs a. Selecting tools	Develop a list in class of simple repairs commonly done in the home. Examples might include: replacing a faucet washer, replacing a wall switch, unclogging a sink or drain, stopping a roof leak, replacing a window pane, replacing an electrical cord or plug, or plastering a hole in a wall. Select one of the repairs from the list and research to determine the type of tools and supplies needed to make the repair. Make a list of the necessary tools and supplies. Share the list with the class and allow classmates to guess the specific repair being done.
b. Using tools effectively and safely	Research to identify a basic set of hand tools for general home repairs. Collect and display the various tools. Discuss general directions for using each tool. Give examples of when the various tools have been used in your home. Discuss ways that various power tools could make the job easier. [NOTE TO TEACHER: If tools are not available in the department, they might be borrowed from the school custodian or the woodworking or shop teacher.]
c. Techniques for making repairs	Observe a competent repairperson or industrial arts teacher describe and demonstrate basic home repairs. Identify repairs that you can make with your present skills and knowledge. Under the guidance of the instructor, practice making the simple repairs demonstrated.

COMPETENCY: *Ability to manage time and energy*

SUB-COMPETENCIES: *Develop skills in the management of time and energy.*

Use skills to organize personal activities.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
B. Managing Daily Living 1. Management of time and energy a. Using time and energy	View Teaching Aid 8 on approximate energy costs for various activities. Which of the activities require the least and the greatest amount of energy? Estimate how much time each activity requires. Compute the total amount of energy used for each activity. Discuss the relationship between time and energy expenditures. Study resources to find definitions of *fatigue*. Explain the difference between physical and mental fatigue. Collect pictures or cartoons from newspapers or magazines illustrating activities or tasks that cause physical or mental fatigue. Share illustrations with the class. Which activities or tasks require the greatest amount of energy? Which activities or tasks do you enjoy doing? Which ones do you dislike doing? Are activities or tasks which require great amounts of energy commonly disliked? Explain. Discuss how tasks could be arranged so that they are not "routine" or "boring." Select a household task to do for a given period of time such as washing windows, vacuuming floors, or cleaning the range. Keep a record of when you first felt tired. Discuss. Was fatigue due to physical or psychological causes? Brainstorm for a list of ways to lessen fatigue for each household task. Design a bulletin board of activities or tasks which cause physical and mental fatigue. Divide the bulletin board into halves and mount illustrations of physical fatigue on one half and illustrations of mental fatigue on the other half. Title the bulletin board with a catchy title such as "It's a Pain in the Neck!" Keep a diary of your use of time for one day. Every 30 minutes make a note of your activities for the previous half hour. Discuss your diary with the class. Identify ways that you used your time effectively. Describe ways that you wasted time. Make a list of time wasters on the chalkboard. Use a pie chart to indicate the amount of time spent in various types of activities such as sleep, school, homework, and leisure. Write a short paper discussing how personal preferences affect time spent in these activities. Share papers and pie charts with the class. [NOTE TO TEACHER: Estimates of amounts of time may be calculated from time diaries kept in a previous learning experience.] Interview two or more adults to determine the length of their day and how time and energy is spent on specific activities.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	Activities might include: housework, yard work, food preparation, gainful employment, transportation, and child care. Analyze the interviews to determine the factors which affect time and energy use. In class compile a list of influencing factors.
b. Saving time and energy	Brainstorm for a list of products and equipment which can reduce the amount of time and energy used in particular tasks. Examples of time and energy saving products would be frozen foods, spray starch, and oven cleaners. Examples of time and energy saving equipment would be vacuum cleaners, washing machines, microwave ovens, pressure saucepans, and hot water heaters. Discuss what housekeeping would be like if none of these items were available.
	View Teaching Aid 9 on selecting appropriate alternatives to solve problems. Which alternative(s) would be the best choice in the illustration? Discuss how inappropriate alternatives could waste time and energy. Share examples of how you have wasted time or energy through selection of inappropriate alternatives.
	Role play various types of homemaking tasks such as ironing or mowing the lawn. Demonstrate how body posture, proper tools, work areas, and organization affect the amount of human energy and time required to perform each task. Discuss the most efficient methods and practices for reducing energy and time consumption.
	Read letters written to newspaper columnists which deal with time or energy related problems. Work in groups to generate solutions to the problems. Compare your answers to the replies made by the columnists. Which ideas would solve the problems most effectively? Why?
	Collect newspaper or magazine clippings that demonstrate ways to use time and energy effectively. Share with the class. From your clippings, summarize work simplification techniques presented as a means of solving time and energy problems. Explore additional resource materials and make a list of work simplification techniques and principles.
	Show examples of work simplification techniques through original cartoons, poems, skits, songs, pantomimes, instant slides, or other visual aids. Have a committee of classmates judge the entries and select the best ideas for a display or FHA/HERO program.
	Write factors which affect the amount of time and energy saved when performing a task on separate slips of paper. [NOTE TO TEACHER: Factors might include: procrastination, interruptions, planning, priorities, organization, attitude, distractions,

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	deadlines, experience, skill, and technology.] Put papers in a box. Divide the class into two teams. Draw one slip of paper from the box and read the factor aloud to the class. Work in teams to brainstorm for examples of how the factor drawn can save time and energy in specific situations. The team with the greatest number of examples wins a point. Continue the game until all slips of paper are drawn.
2. Organization of personal activities	List your personal responsibilities for activities in each of the following areas: self-improvement, home, school, and community service. Compare your list with those of classmates. Do you have responsibilities they do not have? What responsibilities do others have that you do not have? How are your lists similar? Participate in a buzz session to share ideas on how to manage these personal responsibilities. Share ideas on time and energy plans, work simplification, etc.
a. Self-improvement	List some things you would like to improve about yourself or things you would like to learn to do. Which one thing on your list is most important to you? How can you achieve this? What resources do you need? How much time will be required? Will this self-improvement project require a lot of energy? Prepare a realistic plan for achieving a self-improvement goal. Investigate all your alternatives for achieving this goal. Select the best alternative. Put your plan into action.
b. Home activities	Discuss in class the home activities or responsibilities you have. Do you assist with meal preparation and housecleaning? Are you responsible for your own room? Are you responsible for the care of your own clothing? When do you perform these tasks? Are the tasks done daily, weekly, or monthly? Are the tasks something you enjoy doing or do you dislike doing them? Would a specific time plan help you get your tasks done more efficiently? Explain. Study Teaching Aid 10 on breaking down large tasks or responsibilities into smaller, simpler steps or parts. Examples of tasks which might benefit from this organizational technique would be cleaning a garage, closet, or pantry. Identify a large task which you will be performing soon and make a written breakdown of simpler or smaller steps to follow.
c. School activities	List all the school or work activities you will participate in within the next two weeks. Include activities such as club meetings, play practice, athletic team practice and events, band practice and performances, pep rallies, cleaning your room, preparing meals, delivering papers, baby-sitting, mowing lawns, etc. Estimate the amount of time you will spend doing each of the school or work activities you listed. Figure the total time spent and compare with the totals of classmates.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	Estimate the amount of time needed for studying and homework in the next two-week period. Are any major tests or projects due? How much time will each project require?
d. Community service	Study opportunities in your community for teen volunteer services. Check with nursing homes, orphanages, hospitals, Girl and Boy Scouts and similar organizations, etc., for ideas on becoming more involved as a volunteer. Share your findings with the class.
	Participate in a community service project sponsored by FHA/HERO. How much time and energy is required? How did you feel about yourself after the project? Did you think the project was worthwhile?
e. Coordination of activities	Review all your activities including self-improvement, home, school, and community service. How can all these activities be coordinated for a minimum of conflict and a maximum of achievement? Discuss.
	View Teaching Aid 11 on the management process. Discuss the importance of each step in the process. What factors determine each step? What role does decision making play in the process. Could you apply the management process to the coordination of activities?
	Participate in a group activity where each group is assigned a type of responsibility, such as self-improvement, home activity, school activity, and community service. In group discussions, compile a list of specific examples which illustrate the group's assigned responsibility. Select one of the examples and apply the management process to it. Write down the necessary steps for accomplishing the responsibility.
	Discuss teenagers' responsibilities in coordinating their activities with the activities of the families. How can conflicts in schedules be worked out? Give examples.
	Design a large calendar for keeping track of family activities. At the beginning of each month fill in the regularly scheduled activities of each family member, such as mom's bowling night, dad's choir practice, etc. Other activities can be filled in as they are determined. Review this written schedule daily to help prevent conflicts over transportation and time allotments.
	Role play situations where responsibilities or tasks of different people conflict with each other. After each role play, discuss ways to better organize the responsibilities or tasks to avoid conflicts. Situations might include: 1) two sisters sharing a bedroom—one is trying to study and the other is bumping into the furniture while sweeping, 2) a student is penalized by the teacher for being late to class as a result of volunteering to help

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	with cleanup in the previous class, 3) a scout member is being told by the troop leader that the fund raising car wash has been re-scheduled for the same time that the scout member's church choir is to sing at an orphanage.

COMPETENCY: *Ability to understand the importance of conserving resources*

SUB-COMPETENCIES: *Outline sources of energy.*

Describe water resources.

Identify ways of conserving resources in the home.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
C. Conserving Resources 1. Sources of energy a. Fuels now in use	Turn out all lights in the classroom. If the room does not have windows, it may be necessary to light a candle. Discuss the the advantages that electric lighting provides. What activities would be slowed down or stopped if there was no electricity in the classroom or at home? What changes would there be in your life if electricity did not exist? Use the "Appliance Check List," Teaching Aid 12, to identify how many energy-using devices you have in and around your home. Were you surprised to discover how many energy-using devices are used by your family? Discuss. Invite a panel of representatives from local utility companies to discuss the fuels now in use. Prepare questions to ask, such as: How is energy produced? How much energy is consumed in an average day? Is there a shortage of energy predicted for the future? What methods of energy production could be used if shortages occur?
b. Future fuel sources	View Teaching Aid 13 on the various sources of energy. Discuss ways that each is, or could be, used to produce fuel. Work in groups and select one of the energy sources identified in the teaching aid. Research to find out how the source is presently used or is predicted to be used in the future. What are the advantages and disadvantages of using the energy source? Are we in danger of running out of this resource? Discuss your findings with the class.
2. Water	Listen to a resource person from the local water department discuss the present water situation and projections for the future (five to 25 years). Ask questions such as: How much water does your community use on an average summer day and on an average winter day? Are there any problems with the water supply? Is the water of satisfactory quality? Is a shortage of water expected in the future? Investigate water shortages experienced by major cities in the past five years. Information should be available from past issues of *Newsweek* or *Time* magazines or from the Chambers of Commerce in cities such as Denver or San Francisco. How have these cities enlisted the aid of local citizens in conserving water? What are their projected water needs for the next 25 years? What problems are foreseen?

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
3. Practicing conservation in the home	Complete the following sentence: "Energy Conservation is . . . ." Write answers on pieces of orange and yellow construction paper and cut into round suns. Randomly place the suns on a bulletin board titled "Energy Conservation Is . . . ." Discuss. Conduct an "Energy Conservation Bee." Participate on one of two even-numbered teams by lining up as you would for a spelling bee. The teacher or student leader calls out the name of an energy-using appliance. Teams are to alternate giving answers in the form of suggestions for ways to conserve energy when using the appliance. When a member of either team cannot think of a correct answer or gives an incorrect answer, he or she must take a seat. The game continues until only one person is standing, or a time period may be set in the beginning and the team with the most members still standing at the end of the time period wins. [NOTE TO TEACHER: Appliance names for the game may be taken from the "Appliance Check List," Teaching Aid 12.] View Teaching Aid 14 on ways energy and water are wasted in homes. Discuss how each picture illustrates waste. Brainstorm for other examples of ways that you and your family waste resources. Design posters outlining ways to reduce energy and water consumption. Plan a puppet show or skit to illustrate ways that energy and water may be conserved in the home. Present the show or skit to the class. Discuss other ways that the characters could have depicted conservation suggestions. [NOTE TO TEACHER: Skits or puppet shows may also be developed to illustrate energy and water wastefulness at home, at school, while driving a car, etc.] View Teaching Aid 15 on factors affecting the amount of energy consumed in the home. Discuss. Determine how the factors could cause some families to consume more energy than other families.

COMPETENCY: *Ability to recognize career opportunities*

SUB-COMPETENCIES:

Identify career ladders for jobs in institutional and home management and consumer education.

Determine qualities needed for employment in institutional and home management and consumer education.

Describe education required for jobs and careers in institutional and home management and consumer education.

Analyze job and career opportunities in institutional and home management and consumer education.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
D. Career Opportunities 1. Career ladders	View a slide presentation or a bulletin board of photographs picturing teenagers in home management and consumer education related jobs such as: homemaker's aide, personal shopper, housekeeper's assistant, and janitor. Discuss where these jobs would appear on a career ladder. View Teaching Aid 16 on job opportunities in home management. Discuss. Brainstorm for additional examples of institutions or industries where home management skills are needed. Select one of the identified institutions or industries and research to determine which job tasks are performed that relate to home management. Share findings with the class.
2. Qualities needed	Listen to a maintenance person from a local institution discuss career ladders in home management related careers. Ask the speaker to describe the variety of jobs available in her or his institution. What kinds of tasks are assigned to the various jobs? What qualities and educational requirements are needed for the jobs? Are there opportunities for advancement within the operation or within the field? Select the title of a home management related job in which you are interested. Write the title vertically on a sheet of paper. Using the letters in the job name, write a series of descriptions of the duties or tasks performed in that job. For example, if the job title HOUSECLEANER is chosen, the following descriptions might be used: H angs draperies. O pens windows to air rooms. U ses cleaning supplies. S weeps floors. E mpties wastebaskets. C leans carpets. L istens to supervisor. E mpties ashtrays. A rranges furniture. N otices furnishings which need repair. E liminates odors. R emoves linens.

CONCEPT	LEARNING AND EVALUATION EXPERIENCES
	View Teaching Aid 17 on attitudes for success. Discuss. Explain why some attitudes can be beneficial and others can be destructive. Give examples of how one's attitude can affect job performance in the home management field. What other qualitites would be helpful in becoming successful? [NOTE TO TEACHER: This activity might result in a bulletin board idea.]
3. Educational requirement	Interview the school counselor or a Texas Employment Commission representative to identify home management and consumer education related jobs for teenagers in your community. Obtain a description of the job, its responsibilities, and its educational requirements. Find out how to apply for the job. Share information with the class.
4. Employment outlook	Look through the classified ads section of the newspaper to find ads for jobs related to the home management and consumer education fields. Discuss. Make a list of possible job opportunities identified in the ads. What qualities and educational requirements are described in the ads? Examples of related jobs are: housepainting, window cleaning, lawn and plant care, cleaning services, moving and hauling, laundry work, dry cleaning, etc. Brainstorm for a list of job titles you can think of which are related to the home management field. Research to determine the employment outlook for each title. Put an "X" next to those jobs that existed when your parents were in high school. Put an "O" next to those which may not exist in the near future. Put a "+" next to those which will probably exist 20 years from now. Discuss. Are certain types of jobs likely not to change? Work in groups to suggest ideas of what life styles will be like in 20 years. In what kind of homes will people live? What will furnishings look like? Where will friends be entertained? What care will apparel and accessories require? Where and how will food be prepared and eaten? Where will work be done? Will children attend school or study at home on a computer? Discuss how future life styles may affect the kind and number of home management related jobs that will be available.

HOMEMAKING I
HOME MANAGEMENT AND CONSUMER EDUCATION

COMPETENCY: *Ability to understand the meaning of home management*

SUB-COMPETENCIES: *Explain the meaning of management.*

Identify the purposes of management.

Relate the use of management to teen activities.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
A. What Is Home Management?	Describe a person you know who seems to get things done quickly and with apparent ease. How do you think your acquaintance accomplishes this? Define management in your own terms. Look up the dictionary definition of management. Does your definition coincide with the definition in the dictionary? Explain the purpose of management. Discuss questions such as: What is the purpose of management? In what situations have you heard this word used? Why are people concerned with management? What can the ability to manage do for you? Why do people want to manage well? Think of something that you managed recently and explain how you achieved this. What were the steps you took to be able to manage this situation? Examples: managing time to study for an important test, memorizing music for a recital, hosting a party for friends, or straightening a closet or drawer. Will this task be easier the next time you perform it? Do you think the ability to manage well is learned? Why? List all the responsibilities you have that require some management skill. In which area do you feel strongest? In which area do you feel weakest? List some of the things you would enjoy doing in class that would improve your ability to manage. Share your list with the class.

COMPETENCY: *Ability to identify the elements of management*

SUB-COMPETENCIES:

Identify values, goals, and standards.

Analyze the interrelatedness of values, goals, and standards.

Assess and distinguish between needs and wants.

Determine priorities of needs and wants.

Identify various types of resources.

Analyze the effective use of resources.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
B. Elements of Management	Study references to identify the basic elements or concepts of management. Find definitions and explanations of: values goals, standards, and procedures. Procedures include decision making, planning, controlling, and evaluating.
1. What is important?	Give examples in class illustrating ideas or things that people think are important or have worth. Can two people think the same thing is important, but to different degrees? Explain and give examples. View pictures illustrating different life styles. Discuss the things that seem to be valued by the persons in the pictures. Are the same things important to everyone? Why? When people think different things in life are important, is one right and another wrong? Why? Read cases studies or stories and identify the things that seem important to persons in the story. Explain how these beliefs in what is important affect the behavior of characters in the case studies or stories. Write a paragraph describing some of the ideas or things that are important to you. Explain how you developed these priorities. As you become more mature, will some of the things which are very important to you now become less important? Will other things become more important? Discuss in class how people determine what is important. Does the environment affect this development? How does experience affect this development? If a person moves to a different environment, will changes occur in what is considered important? Give examples. Give examples of how a person's values can influence the decisions that the person makes. Discuss the examples in class. Can you think of an example of a decision that is not based on what an individual thinks is important?

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	Read a biography or an autobiography of a famous person. Decide what ideas or things were the most important factors in the person's life. How did these values influence the course of this person's life? Discuss in class how parents and grandparents influence your values. Who else in your life influences your values?
2. Goals	Look in resources such as textbooks and the dictionary for definitions of *goals*. Explain what is meant by "long-term goals" and "short-term goals." Give an example of each. Could a short-term goal for one individual be a long-term goal for another? Discuss. List some short-term goals (less than one year) and some long-term goals (two to ten years) that you would like to achieve. Examine the list and rank the goals in order of importance. Are some goals more important than others?
3. Standards	Look up the word *standard* in the dictionary and in management references to gain insight into the meaning of "standards" in home management. View Teaching Aid 18 depicting various standards in bedmaking. Which of the six drawings depicts a "perfection" standard? Which drawing depicts a very "casual" bedmaking standard? Which picture matches your own standard of bedmaking? Discuss standards which may be held up as examples to be followed such as: grades in school, personal appearance, neatness of one's room, appearance and taste of a cake. Does the use of these standards by parents influence the standards being developed by children and young adults? Why? Role play the following standards related to dusting furniture: 1) person dusts and polishes all surfaces on a small table very thoroughly, 2) person dusts the top of the table only, 3) person looks out window and seeing guests arriving, closes the drapes and lights a candle. Classify the above scenes as conventional dusting standards or flexible dusting standards. Can a person follow any or all of the above dusting standards, depending upon the time and energy available? Discuss standards that may be changing regarding work in the home due to the influence of increasing numbers of women working full-time outside the home. What factors determine when a standard may need to be changed? Does the need to conserve natural resources have any influence on standards? Why? Draw a slip of paper on which a task is written. Decide what standard you would have for carrying out that task and share

with the class. Would you say your standard is conventional or flexible? Would your standard be the same in every situation?

Discuss the meaning of *standard of living*. What influences our standards of living? How is standard of living related to one's management standards? What standards are traditional or conventional in your community? How can flexible standards help a family adapt to change?

Define *level of living*. Explain how standard of living differs from level of living. Can conflicts between a family's standard of living and their level of living be resolved? Do young married couples have problems adjusting to their level of living if their aspirations are for a much higher standard of living? Discuss the aspirations of young married couples. Do they expect to have everything that their parents have?

4. Interrelatedness of values, goals, and standards

Discuss the relationships existing between values, goals, and standards. How do basic values help one set goals? Do values help define the standards one follows to reach a goal? Can various standards be used to reach a goal?

Identify and define the elements that are most likely to motivate managerial action. Why are these so influential? How do you think they are related to one another?

Discuss the following statements about values, goals, and standards: "Goals define where we are going." "Values direct the way we go and why." "Standards guide us in reaching our destination." Do you agree or disagree with the above statements?

Refer to the list of short-term and long-term goals you made earlier. Are any of your goals in conflict with your basic values or what you consider important? What may be the result if conflicting goals are pursued?

Explain how values and goals affect the standards by which one lives. Give examples from experience, study, and/or observation. What other factors (background, income, family size, age, etc.) may affect one's standards?

Write definitions of values, goals, and standards based on your study thus far. Explain how they relate to each other and to management.

View a television program that is based on a family situation. List the values, goals, and standards that you observe during the show. Analyze the relationship between the characters' values, goals, and standards and the way they manage situations as they arise.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	Participate in setting goals for your FHA/HERO chapter for the year. What are your personal goals as an FHA/HERO member? What goals are emphasized in FHA/HERO? How do these goals relate to the chapter goals?
5. Needs and wants a. Identification	Look up definitions for *needs* and *wants*. How can one be distinguished from the other? Give examples of needs and wants that you have. Let classmates determine if the things named are needs or wants. Examine and discuss factors that influence one's needs and wants such as: age, sex, health, associates, religion, work, climate, family background, and advertising and selling methods. Analyze how these factors influence what people consider needs and wants and how they set goal priorities. Write on cards an item you consider to be a need and an item you consider to be a want. Drop the cards into boxes labeled "needs" and "wants". Divide the class into four groups as follows: Group I will draw a card from the "needs" box and defend it; Group II will oppose Group I; Group III will draw a card from the "wants" box and defend it; Group IV will oppose Group III. The class can vote, by a show of hands, for the group presenting the most logical agruments following each defense and opposition. [NOTE TO TEACHER: A time limit or a limitation of the number of students allowed to speak may need to be set.] Explain in a short essay the reasons for differing opinions expressed by students in the defense and opposition on items considered to be needs and wants. Are needs and wants different for each individual? Are some needs and wants the same for all people? Give examples of each. Choose an item and describe a situation in which the item would be a need. Describe another situation in which the same item would be considered a want. Share the situations with classmates.
b. Establishing priorities	Name two needs and two wants that are important to you. Explain your choices. Which need and which want will you try to satisfy first? Why? Define *priority*. How does establishing priorities relate to meeting family needs and wants? Discuss various methods different families use to set priorities for needs and wants. View Teaching Aid 19 which describes the establishment of priorities. Discuss. Give examples of how short-term goals can be prioritized to achieve long-term goals. What happens to lower priorities as higher priorities are reached?

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	Choose a goal that you want to reach. Make a list of measurable activities you can do to reach the goal. Sort the activities into priorities as described in the Teaching Aid. Make a written plan and set a date for achieving your goal.
	Consider a situation where a family or an individual has more needs and wants than present resources will satisfy. How can the most important or urgent needs and wants be determined. Discuss.
c. Relationship to goals and standards	Discuss factors which influence a family's needs and wants such as: family size, family composition, stage in family life cycle, income, social status, standards, and goals.
	Read case studies of two families with similar size, composition, income, social status, and stage in the family life cycle. Identify the needs and wants for the coming year as mentioned in the case study. How are they similar? How are they different? How do you account for the differences? How were their goals and standards related to their needs and wants.
	Consider why two families select different models and prices of cars to meet their transportation needs. Do the families have the same goals and standards? What factors are involved in making the choices?
6. Resources	Study definitions of *resources* in textbooks and the dictionary. List all the kinds of resources that are available to you. Compare the items on your list to the items listed by classmates.
	Classify into "human resources" and "material resources" the following list of resources: time, car, savings, energy, wages, skill in sewing, food, knowledge of management principles, parks, optimism, and libraries. What other human and material resources could you list.
	View Teaching Aid 20 which identifies the various kinds of resources. Are any of the resources listed different from those on your list? Can you think of others to add? Discuss.
a. Human resources	Discuss the human resources of time, energy, attitudes, skills, and knowledge. How is the resource of time unique? Can most of the human resources be expanded? Explain.
	Take an inventory of the human resources you have. Use Teaching Aid 21, "What Are Your Personal Resources?," to initiate a brainstorming session to list resources. [NOTE TO TEACHER: Encourage students to be very specific about their personal talents, skills, abilities, etc.]
	Write a paper describing two or three things you want or need. Which of the human resources can help you get what you want? Explain how the resources will be used.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
b. Material resources	Identify material resources which are available to you. How can you increase these resources? Select a home management related task you are familiar with such as buying groceries, cleaning a closet, hanging curtains, or balancing a checkbook. Brainstorm for a list of human and material resources you could utilize to perform the task. Discuss. Can you think of any material resources that can be used without the use of human resources? Select one type of material resource. Read a current magazine or newspaper article about this resource. Report to the class.
c. Environmental resources	Develop a bulletin board showing community and natural resources available in your town or city. Photographs, newspaper articles and advertisements, and brochures may be used on the bulletin board. Visit a local community resource such as a factory, oil field, library, etc. Discuss the worth of this resource to the community. How many people are employed? How many people use the facility or products? Survey the local newspaper and telephone book to determine how many social and service clubs or organizations meet in your town or city. What interests or groups do they reach? Look for a computer club, a food co-operative, a sitter-exchange or other types of organizations that can expand your resources. Discuss. View Teaching Aid 13 on the energy resources that are available. Why is it essential to conserve resources? Research to find newspaper and magazine articles describing situations where various resources have neared depletion. Discuss ways that each resource could be conserved. Work in small groups to list as many resources as you can that are available to you and your family. Exchange lists among groups and label resources as human, material, and enviromental. Do you agree or disagree with the labels? Discuss the similarities among all resources. Consider the statements that follow: 1) All resources are useful. 2) All resources are limited. 3) All resources can be managed. 4) Resources are interrelated in use. 5) An individual's quality of life is dependent upon his or her use of resources. Would you agree or disagree with any or all of the statements? Why?
7. Use of resources a. Conservation	Define *conservation*. Explain why the conservation of resources such as time, energy, and money is important. Which resource are you most tempted to waste? Which is the easiest to control?

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	Read current articles on the conservation of natural resources such as forests, water, land, and energy. Report on the articles in class.
	Identify circumstances which make conservation of resources essential. The circumstances might include shortages of gasoline, shortages of water, illness, loss of job, etc. Interview parents and grandparents to determine if they have had any personal experiences with conserving resources because of crisis situations. Report to the class on how they managed to conserve resources.
	Keep an "Energy Log" for three days. Record instances where energy was saved by turning off lights, turning off water while soaping hair or brushing teeth, walking or riding a bike, etc. Conservation awards or certificates could be given to three students having the best records. "Energy Hog" tags (a tag shaped like a hog) could be given to those who did not conserve resources well. The certificates could be displayed and the tags could be worn for a 24-hour period as a reminder to save resources.
b. Creation and expansion	View Teaching Aid 22 showing resources which increase and decrease with use. Discuss. Can you think of additional resources to add to each list? Discuss how resources that increase with use could be used to obtain or expand the availability of resources which decrease with use.
	List ways you may create or increase your resources. Include such things as: getting a part-time job, learning a new skill, and exchanging favors with a friend or family member.
	Suggest ways of using skills and knowledge to create gifts, make home accessories, etc. Plan items that cost very little money.
	List as many of your personal resources as you can. Do you use all of your resources to their fullest potential? Do you own equipment which is seldom used? Do you use your talents or skills as much as possible?
	Set a goal for using resources available to you to better advantage. Keep written records to show which resources you use and improvements you are making in using these resources.
c. Substitutes and alternatives	Read case studies involving the use of resources. For each resource used, name one or more resources which could be used as a substitute. For example, what could a person substitute for melon balls as a party snack if melons are out-of-season?
	Work in groups to determine various combinations of resources which may be used to reach a given goal. Each group can work with a different goal and then share group reports as a class.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	Complete the following statement: "If I had to have a new jacket by Saturday night, I would . . . ." What resources would you use to accomplish this goal? Make a list of all the alternative solutions. Discuss how different resources and combinations of resources can be used to reach the goal.
d. Interrelatedness	List ways in which the decision to use one resource affects the use of other resources. Discuss in class how the increase or decrease of the use of one resource affects its availability for other uses. Discuss the effect television has had on the use of time at home, the use of money for food (more snack foods and convenience foods), and the use of money for entertainment (less spent on hospitality and amusements outside the home). How has television affected the time spent on reading for pleasure? reading to gain information? Project the effect the home computer may have on resources in the future. How will video games played on the computer affect leisure time? [NOTE TO TEACHER: Students might report on sections of Toffler's *The Third Wave.*] Interview parents and grandparents to discover the changes which occurred in their management of resources when they were introduced to new resources. New resources might include television, microwave ovens, interstate highways, shopping malls, copy machines, polio vaccine, and ball-point pens. Discuss findings with the class.
e. Role in goal achievement	Explain the relationship of resources to goal achievement. Have you had experiences you can think of when poor management of resources prevented you from reaching a goal? Identify situations in which lack of resources, or failure to use resources properly, prevented someone from meeting her or his goals. Examples: a student who has great difficulty in science may not reach the goal of becoming a doctor; or a student whose goal is the honor roll, but who spends little time studying, may not reach the goal. Discuss the effects of misuse of resources on goal achievement. Consider each of the following: overestimating available resources, underestimating resources needed to reach the goal, and/or failure to identify alternative resources to reach the goal.

COMPETENCY: *Ability to use decision making procedures*

SUB-COMPETENCIES:

Identify the steps used in decision making.

Analyze the relationship of decision making to the elements of management.

Describe the interrelatedness of decisions.

Recognize the role of control of human and material resources in implementing decisions.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
C. Decision Making Procedures 1. Decision making a. Types of decisions	Make a list of decisions you have made in the past 24 hours. Classify each decision as major or minor. (A decision is major if it requires further decisions. For example, the decision to get married requires other decisions of where to live, where to work and how to spend money.) List the things you do by habit or without much thought. Consider what your life would be like if you had to make these small, daily decisions consciously. Observe a member of your family for about 15 minutes. What decisions were made consciously? unconciously? How could you tell? Write a skit titled "Not All Habits Are Bad." Show what life would be like if each decision from the moment one woke in the morning had to be made consciously. Present the skit for a FHA/HERO meeting.
b. Steps in decision making	View Teaching Aid 23 illustrating the steps in decision making. Discuss the steps in class, giving examples of each level. Make a list of some of the decisions you and your family face. Do not sign your name to the paper. Collect papers and choose one or more problems shared by class members. Apply the steps in the decision making process to identify possible solutions. The class may vote on the solution they think is best. Divide into small groups and have each group select a problem from those listed in the above experience. Role play or discuss each of the steps in the decision making process in order to reach a solution. What risks or elements of uncertainty are involved? What may be the outcome of the decision reached? Discuss the following statement: "Decision making is not easy." What are some risks and elements of uncertainty involved in decisions teenagers face? How could these be reduced? Is a decision ever risk-free? Why?

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
c. Relation to elements of management	Study textbooks and other resources to determine the elements of management. View a film or filmstrip depicting the elements of management and relate them to achieving specific goals. Study a case situation in which an important decision was made. Identify the effect the use of the elements of management had in making the decision. Discuss the relationship of each of the elements of management to decision making. Write a paragraph completing the following statement: "I like Saturdays because . . . ." Discuss what you do on Saturdays. Discuss why you do these things and why you like or dislike Saturdays. Consider individual and family goals, standards, resources, needs, and wants in relation to your activities and the time and energy required. Develop a list of your goals for the use of your Saturdays. List ways better management could help you to reach each goal. Discuss how boredom, dislike for a job or one's associates, frustration, and worry can cause tension which may contribute to management problems and to "burnout" or extreme stress. Suggest solutions. Read a case study of a family that reveals several goals desired by individual family members. As a class, list the goals revealed in the case study. What individual values do these goals indicate? What family values are indicated? What conflicts are there between individual and family values? Arrange the goals according to the priorities you think this family would give them. What circumstances may cause the family to change the priority given to a specific goal? If certain goals could not be attained, what substitutions could be made that would satisfy family members? How can these decisions be made? Discuss the following statement: "Often a group member will find it desirable to adjust goals to meet the needs of the group." Under what conditions may this be true? How could it be done? How can conflicts or disagreements among group members be resolved? How may the role of parents differ from those of other members of the family? Divide the class into small groups (four or five to a group). Have each group draw a goal from a box. Apply the management process to decision making regarding achieving this goal. How does the group work together? Do all members agree on the solution for achieving the goal? How did the group resolve disagreements? [NOTE TO TEACHER: Write six or seven goals on individual strips of paper to be drawn from a box. Example of one goal: save enough money to pay for auto insurance in order to drive the family car by age 16.]

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	Identify one of your own individual goals. How are you trying to reach the goal? Are you using the steps in the management process? Do any of the steps in your plan need improving? Can other people assist you in reaching your goal? How?
	Discuss the following topic: "One's goals can always be reached if one tries hard enough to attain them." Under what conditions may it be difficult, if not impossible, to reach one's goals? Under what conditions may one goal be substituted for another? Give examples.
d. Interrelatedness of decisions	Discuss how one decision may affect another decision. Focus the discussion on an individual or a family situation. List the resources that are available and the individual or family needs, wants, and goals. What effect would the decision in this situation have on resources available for satisfying other needs or wants? For example, if one family member buys a new chair, then there may not be enough money to buy a new television, washing machine, or other item for the family. In addition, money may not be available for movies or other recreation. However, if all members of the family want the new chair, they may not object to giving up other things in order to purchase the chair.
	Develop a bulletin board illustrating the dependency of one decision on another. The "domino effect" or a chain showing one decision linked to another decision might be used as a theme.
	Project decisions which you might make following the decision to take a part-time job. Would you need to make some decisions regarding transportation, time schedules, study time, and spending money? What other decisions might need to be made?
	View Teaching Aid 24 illustrating the number of minor decisions which may result from one major decision, such as the decision to have a party. Discuss the importance of the minor decisions and the effect each will have on the major decision.
	List a major decision which you are about to make or have just recently made. Then list all the minor decisions that will need to be made to carry out or achieve the major decision. Examples: redecorating a room, moving to another town, trying out for the basketball team, etc.
2. Decision control	Define the word *control* as it applies to management. How does control relate to putting decisions or plans into action?
	Discuss situations in which plans were not controlled. What were the consequences? For example, if oven temperature is not set properly, or controlled, what might happen to one's plan to serve cake to guests tonight? Why is it important to

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	exercise control over one's plans as they are put into action? What are the purposes of control? What are the advantages of control?
a. Control of human resources	Identify controls a manager has over human resources such as abilities and skills, attitudes, knowledge, and energy as decisions are carried out. How does the kind and amount of control affect the achievement of a specific goal? Work in groups to identify controls which might be effective in managing human resources in one of the following situations: baby-sitting, working on a stage decoration committee, refinishing furniture, or conducting a car wash or other fund raising activity for FHA/HERO. Share the suggestions made by your group with the class. Discuss ways a manager can control human resources when working with a group. For example, if you are the leader of your unit kitchen, what controls can be used to ensure that the meal is prepared as planned? Read *Robert's Rules of Order* or another resource on parliamentary procedures. Practice conducting meetings in class. Attend a meeting in the community such as P.T.A., League of Women Voters, Lions or Rotary Club, etc. Observe and report to the class on the use of parliamentary procedures at the meeting you attended. Observe a leader in a situation exercising control over human resources. Examples: the president of the student body, a teacher, the leader of a scout troop, etc. What techniques did you identify? Was the leader effective? Could the leadership be improved? If so, give specific suggestions for making improvements.
b. Control of other resources	Discuss and identify controls that managers have over material resources. Include resources such as goods, money, community facilities, etc. List control devices that homemakers (home managers) use every day to control material resources. Examples: clocks, temperature controls such as oven thermostats and thermostats for heating or cooling the home, thermometers, speedometers, washer and dryer controls, dishwasher controls, television controls, security systems, computers, etc. Compare your list with those of other class members. Identify controls you may use over material resources in situations such as buying a new coat, spending your allowance, using your hair dryer, finding inexpensive recreation, or borrowing a book from the library. Have you gained any ideas from listen-

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	ing to others report their methods of control? Will you be able to incorporate these ideas in your own management situations?
3. Decision evaluation a. Relation to goals	Discuss methods for determining the degree to which goals were reached and the effectiveness of the procedures used in reaching them. What is evaluation? What role does evaluation play in management? What does it mean to evaluate a decision which has been made and carried out? View Teaching Aid 25 which suggests questions that help determine whether goals have been reached. Discuss the questions. Can you think of others? Evaluate a decision you have made and carried out recently. Were your goals met? To what extent were they met? What changes would you make now in your original decision or in the way it was carried out? Were your goals reasonable?
b. Relation to available resources	Evaluate the extent to which goals or decisions related to an FHA/HERO project were reached. What was learned from this project that can be applied to make the next project more successful? Were the available resources used to the best advantage? Analyze resource used in relation to a specific decision you have made recently (examples: time, energy, or money). Did you make the most effective use of your resources? Were your goals achieved? Were your needs and wants satisfied? Were you extravagant or conservative with your resources? How will this evaluation affect future decisions or goals?

COMPETENCY: *Ability to manage time, energy, and income*

SUB-COMPETENCIES:

Identify ways of managing time and energy effectively.

Describe work simplification techniques which conserve time and energy.

Plan for acquisition and utilization of teen income.

Evaluate use of income.

Identify simple record keeping techniques.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
D. Organization of Management 1. Time and energy	Define the term *time log*. View Teaching Aid 26 which illustrates an example of a time log. Discuss. How often are entries made? What information should be recorded on the time log? How can a time log help you manage your time more effectively? Keep a record of your use of time for one day. Share your record with the class. Describe how teenagers use (manage) their time and energy. Relate management to effective use of time and energy. Define the phrase *work simplification*. Read the book *Cheaper by the Dozen* by Frank B. Gilbreth and Ernestine G. Carey. Then discuss in class the work simplification methods implemented by Mr. Gilbreth in his home while raising 12 children. Collect newspaper or magazine clippings that relate ways to use time and energy effectively. Prepare a bulletin board of the best clippings brought to class. Summarize work simplification techniques presented in the clippings which would save time or energy. Analyze a task that is your responsibility at home. Can you think of ways to simplify the way it is done to save time and/or energy? Demonstrate or explain to the class your new techniques for saving time and energy. Develop guidelines for evaluating time and energy management. For example: What needs to be done? When should it be done? How should it be done? Who should do it? Where should it be done? Would the job be easier to do if body position and motion were changed? Would it be easier if tools, work place, or equipment were changed? What else could be done to simplify this task? Choose a problem you have in time and/or energy management. Use the management process to devise and carry out a plan for improvement using work simplification techniques. Analyze the results. Decide on improvements that are desirable and feasible. Make the appropriate improvements. Explain how self-discipline

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	is involved. Demonstrate changes to the class. Show how getting your work done more efficiently gives you more free time for leisure and community service. Plan for some community service in your weekly routine now or later.
	List your personal responsibilities in each of the following areas: personal belongings, self-improvement, home activities, school activities, and community service. Compare your list with those of classmates. Do you have responsibilities that others do not have? What responsibilities do others have that you do not have? How are the lists similar?
	Discuss ideas in a buzz session on how to manage these personal responsibilities. Share ideas on time and energy plans, work simplification, etc.
	Use the management process to develop, carry out, and evaluate a personal plan for achievement of your individual and home responsibilities. How can you coordinate these activities with your school responsibilities and those of other family members?
	Keep a record of the activities of each member of your family for a day. Which activities were in harmony with one another? Which were in conflict? How could the family's activities be more harmoniously coordinated? Discuss teenagers' responsibilities in coordinating their activities with those of the family. Share ideas with classmates.
	Discuss ways groups such as clubs, political organizations, and community service organizations can coordinate their activities and efforts effectively. How does FHA/HERO coordinate activities with other school clubs and groups? Who takes the responsibility for coordination?
2. Teenage income	List sources of income that teenagers have. Identify factors that influence the amount of income such as part-time jobs, skills, etc.
	Discuss the sources of family income. Is the family income related to a teenager's income? Study resources to identify and define *fixed expenses* and *flexible expenses*. Identify factors that influence the spending patterns of families and teens. How are priorities determined?
	Work in groups to develop and present skits depicting various ways of coping with money problems in families. Situations might include: families of various sizes, at different stages in the family life cycle, with different amounts of income, etc. Discuss each skit and suggest other alternatives.
	Conduct a panel discussion or debate on the topic "Teenagers' Allowances." Cover the advantages and disadvantages of set

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	allowances, the factors affecting the size of allowances, and how to determine a reasonable allowance for teens in different situations. Survey class members to determine how most teens receive money. Do they earn it in part-time jobs or by performing extra chores at home? Or is it through gifts or allowances? Compile the results of the survey and report the results in percentages to the class. List part-time jobs that are available in your community to teenagers who want to increase their incomes. How can such work benefit the whole family? How can a teenager learn about management from such jobs? Discuss factors that should be considered before taking a part-time job. Include such things as: the need or purpose for working, time available, transportation, value of work done, and the effect of work on the individual's health, school grades, and social activities. Invite a guest speaker to discuss ways a teenager may increase employability skills. What skills are necessary for most entry level jobs? How does one apply for a job? Ask questions about the importance of qualifications such as attitude, honesty, dependability, getting along with others, etc. Give examples of how family members can adjust to income limitations without causing unhappiness and friction among members. Discuss income limitations and changes that may occur such as loss of a job by one member, an additional member moving into the home (grandparent, aunt, cousin, etc.), serious illness of a family member, loss of the home by fire, flood, or storm, etc. How can teens help relieve income stress in situations such as these?
3. Teenage consumership	Investigate the buying power of American teenagers today. Research current magazines, newspapers, and government publications to find information and statistics on the amount of money teenagers spend in the United States each year. What do teenagers buy? Where do teenagers get this money? Read the article "Under 18's as Consumers" in *Current Consumer Magazine*, September, 1980, pages 16-17. Do you agree or disagree with the article's representation of teenage consumers? Why? Look for advertising in magazines and on television that is directed to teenagers. What kinds of goods are being advertised? What techniques are used to make the ads appeal to teens? Keep a record of your income and expenses for at least one week. Answer the following questions at the end of the week:

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	How did you receive the money you spent? How did you decide what to spend money for? What are the advantages of recording income and expenses? Would looking at the record of income and expenses help you plan for future expenses? Why is it important to learn to manage money? When should this skill be learned?
	Interview at least five teens to determine how many earn their own money, how many have complete freedom in deciding how to spend their money, how many have the use of credit or charge accounts, or checking accounts, and how many participate in some type of savings program. Compile the results of the interviews conducted by the entire class. Prepare a chart of the information gained for a bulletin board.
	Discuss the findings of the class interviews. Are most teenagers aware of the advantages, disadvantages, and responsibilities of credit buying? What are the financial responsibilities of teenagers? Do you think teens are impulsive shoppers? Why?
	List resources, other than money, which are available to teenagers and can be used to achieve goals. How can one use other resources to extend the value of available money? Discuss.
4. Evaluating spending	Recall three or four items you have purchased recently. Answer the following questions regarding those purchases: How many items were planned for in advance? How many items were purchased on the spur-of-the-moment? What influenced you to make each purchase? Which items fulfill a personal need? a personal want? Were you satisfied with your purchase? Why?
	Discuss questions such as: Which purchases are you free to make on your own? Which require parental approval and/or assistance? Why? What effect does your spending have on the family or individual budget? What would happen if each member of your family bought what they wanted without consulting other family members? How does your family make decisions on what to buy?
	Define self-discipline. How is self-discipline related to one's spending habits? Predict the consequences of not using self-discipline in shopping. How may unsatisfactory purchases be avoided?
	Role play a situation that illustrates the loss of self-discipline in spending. Consider a highly advertised product or an item that "everybody" has. Ask questions such as: How useful is the product? How long will it last? How often will it be used?
	Debate the following issue: "Planned purchases are likely to bring more satisfaction than impulse buying." Draw conclusions following the debate.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	View Teaching Aid 27 illustrating the rewards of saving money or income. Discuss. Give examples of an item for which you would like to save. What purchases could you delete to allow you to save money? How long would you have to save? Would you be willing to make necessary sacrificies until the goal is obtained? Explain.
	Work in groups to draw up guidelines which can be followed to plan purchases and then to evaluate the purchases. Include such items as: know your needs, make a plan, know ways to save, decide where to buy, compare prices and quality, and make decisions carefully.
	Compare the quality and cost of three items frequently purchased by teenagers at several different types of stores (examples: mail order, department store, discount store, and variety store). How does the cost of the three items compare at each facility? How does the quality compare?
	Discuss the effect of the type of shopping facility and the services offered on the cost of an item. What other factors may influence the cost of an item?
	Discuss the effects on all consumers of unethical shopping practices by a few shoppers. Examples of unethical shopping practices might be the switching of price tags on articles; taking merchandise on approval, using it, and then returning it for a refund; returning used merchandise six months or a year later for refund or exchange; shoplifting; etc. Do the unethical shopping practices of a few shoppers increase the cost of goods for all shoppers?
	Write a short essay on how you can try to change the poor image businesses have of teens as consumers. Address problems such as the high incidence of teen shoplifting, rudeness to salespersons, damage to merchandise (such as damaging clothing while trying it on), etc.
5. Keeping simple records	Discuss questions such as: What type of income and expense records, if any, do you keep? What do your records tell you? How can records guide you in planning future expenditures?
	View several examples of forms for keeping income and expense records. Discuss. Which type of record would you prefer to use? Why?
	Choose a means of recording income and expenses which fits your needs. Keep a record of your income and expenses for at least one month. Study your record and use it to plan your use of money for the coming month. Report the effectiveness of your record keeping to the class.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	Examine the income and expense records of your FHA/HERO chapter for the past several years. Are the records in good shape? Is the same type of record used each year? Analyze the effectiveness of the system based on the past records, and make suggestions for needed improvements.

COMPETENCY: *Ability to analyze career and job opportunities*

SUB-COMPETENCIES: *Identify entry level jobs related to institutional and home management and consumer education.*

Relate the application of home management skills to jobs in the other fields.

Analyze the effects of career choice on life style.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
E. Relating Home Management Skills to Jobs 1. Entry-level jobs for teens	View a slide presentation or a bulletin board of photographs picturing teenagers in jobs related to home management and consumer education. The jobs might include: homemaker's aide, personal shopper, housekeeper's assistant, and groundskeeper. [NOTE TO TEACHER: Ask students to share slides or photographs, if available, for this activity.] Interview the school counselor or a Texas Employment Commission representative to identify home management and consumer education related jobs for teenagers in your community. Obtain a description of the job and its responsibilities. Determine how to apply for the job and what qualifications are required. Share information with the class.
2. Application of skills to other occupations	Discuss in class the skills related to home management which would be beneficial in any occupation. Include skills such as: decision making ability, managerial ability, record keeping ability, and the ability to organize activities. Also discuss the importance of the ability to define values, standards, and goals. Develop and present skits in class which illustrate the consequences of an employee not having the above skills and abilities in any job. Discuss the results. Present the skit again, this time *with* the skills and abilities. Discuss the difference in results. Write a brief paper analyzing the degree to which you have achieved the skills and abilities listed above. Include suggestions for improving any areas where you are weak. View Teaching Aid 17 on "Attitudes for Job Success." Discuss the attitudes that can keep one on the ladder toward success and the attitudes that can cause problems. Read about jobs that interest you. List skills and abilities necessary for the jobs. Which of the skills identified are skills related to home management?
3. Effects of career choice a. Life style	Brainstorm to identify ways the choice of a career can affect your choice of friends, recreation and leisure time activities, and where you live. Discuss how these things influence your life style.

CONCEPTS	LEARNINC AND EVALUATION EXPERIENCES
b. Family members	Interview your parents or other adults to discover what expectations they have for themselves after their retirement. Use information to determine the positive and negative limitations placed on their lives by their career choice. Work in small groups and discuss factors such as: 1) How has occupational choice of family members affected meal patterns? 2) How has occupational choice influenced the family's economic and social position in the community? If your parents could select another career choice now, what would it be? Can you list other factors that have been influenced by career choice? Listen to a panel discuss the effects of career choice on children. [NOTE TO TEACHER: The panel might include a working wife with no children, a husband who works at home, a working wife with small children, a husband who travels in his job, etc.] Write a paper detailing your current selection for a possible career choice. Project the effects that career might have on your life style and on your future family.

HOMEMAKING II

HOMEMAKING II
HOME MANAGEMENT AND CONSUMER EDUCATION

COMPETENCY: *Ability to use decision making in management*

SUB-COMPETENCIES: *Identify the role of decisions in living.*

Explain the relationship of decisions and management.

Apply the steps in the management process.

Identify different types of decisions.

Analyze the influences on decision making.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
A. Decision Making in Management 1. Role of decisions in living	Watch an episode of a TV program which features the daily living of an individual or family. Make a list of the decisions made by the characters in the program. Share lists with the class. Discuss whether or not you make the same kinds of decisions. Distinguish between major and minor decisions. What are some major decisions you will be making within the next three years? View the Teaching Aid 28 illustrating the components of decision making. Compare the chess game to decision making. Discuss the following questions: What is the goal of the game? How do beliefs and standards help guide you to the goal? What resources can be used to reach the goal? Give examples of how beliefs, goals, standards, and resources helped you make a recent decision. Review the steps or procedures for making intelligent decisions. List the steps on the chalkboard. View Teaching Aid 23 showing the steps for making decisions. Discuss. Describe your experiences in making decisions. Have you been using what you studied about making decisions in a previous management unit? Why or why not?
2. Relationship to management	Work in groups to review the steps in the management process by developing a visual depicting each step in planning and carrying out a household task such as washing dishes, cleaning a closet, repairing a broken window, or grocery shopping. Visuals may be done on posters, butcher paper, transparencies, or flip charts. Discuss the relationship of decision making to management. Describe decisions that may be made in each step of the management process. Use the visuals developed in the previous experience as subjects for discussion and point out the relationship of decision making to management. Suggest decisions that

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	may be necessary in each step of the management process for the illustrated household tasks. Work in groups to solve specific family management problems. Propose solutions to the selected problem and discuss projected outcomes. Role play the selected solution for the class. Does the class agree with the solution the group selected? Why or why not? Do you personally agree with this solution? Invite the manager of a local business to speak on how major decisions are reached in the daily operation of a business. Ask how the major decisions influence minor decisions. What influence does decision making have on the management process? What would result if decisions are not made with care?
3. Steps in the management process a. Planning	Review materials on the management process. Discuss in class the planning phase of the process. What role does decision making play in planning? How can families reach decisions which involve everyone? Brainstorm to identify decisions that might result from a major family decision, such as moving to another city, deciding to have a child, or buying a new car. Discuss how one major decision leads to a chain of minor decisions. Why is it necessary to plan carefully before making a major decision? Develop a bulletin board to illustrate the effect of one decision on another during the planning phase of the management process. Examples might illustrate the "domino effect" (when one domino is knocked over the others also fall) or a chain showing one decision linking other decisions together. Practice personal use of the planning phase in the management process. Begin by writing down a plan for everything you will do tomorrow. Follow the plan. How many adjustments to the plan were needed during the day? Did you accomplish everything you had planned? Develop a plan for personal activities for next week beginning with Monday. As you follow the plan throughout the week, make notes on the changes that are necessary. Review the plan and your notes on Friday. Were you able to follow the plan without many changes? Was the plan flexible enough to allow for the necessary changes?
b. Controlling	Discuss methods that families can use to control their plans as they are put into action. Can all members be involved in the controlling phase? Would some plans be best controlled by one or two persons rather than a group? Give examples. Identify ways that children can be involved in the controlling phase of management so that they can develop their skills. What

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	restraints might be necessary? Would supervision be necessary? Who should provide any necessary supervision? Role play a supervisory situation where a young child is performing the controlling phase of management. Have classmates comment on the results and make suggestions of other ways of carrying out the supervision. Which suggestion might be the most effective? Give reasons.
c. Evaluating	List some informal evaluation methods which might be used by families to determine if the management process is working. If plans do not work out well, how could you determine in which phase the problem occurred? How would this information help improve management in the future? Use the management process to plan, control, and evaluate procedures used in carrying out classroom routines such as, rotating lab duties, keeping the department clean and tidy, and preparing bulletin boards or displays. Use the steps in the management process to make a plan for reaching one of your current goals. Write the plan down and use it. Evaluate the results. Share outcomes with the class. Analyze the results of a recent FHA/HERO project which was planned and carried out by members. Was the goal achieved? Did the original plan work or were adjustments made during the action phase? How can evaluating the results of planning and management activities help you make more effective plans for the next situation?
4. Types of decisions a. Personal	List decisions which you feel involve no one but yourself. Compare your list with lists of classmates, if you wish. On which do you agree? Disagree? Why? Describe factors that individuals must consider when they make personal decisions, such as: individual needs, preferences, information, responsibilities to themselves and others, resources, and expectations or goals. Interview a family member and a single person to find out what factors they consider when making a decision such as what TV shows to watch, where to eat out, or how they spend their leisure time. Compare the individual and group decisions. Are they reached in similar ways? How are differences of opinions settled in group decisions? What problems are encountered in group decisions which are not involved in personal decisions? What advantages do group decisions have over individual decisions? Describe a personal decision you face which involves other members of your family. How will you obtain their cooperation?

CONCEPT	LEARNING AND EVALUATION EXPERIENCES
b. Group	Discuss the advantages and disadvantages of making group decisions. Suggest techniques for avoiding the disadvantages.
	View the Teaching Aid 29 illustrating factors which determine who makes decisions. Who is involved in reaching the decision? Why are some members involved to a greater degree than others? Who will make the final decision? Why? Describe other decisions your family might make as a group such as where to go on vacation, where to live, or whether or not the teens should take part-time jobs.
	Role play a family decision, striving to present each person's viewpoint objectively. Describe a satisfactory group or family decision including the adjustment which must usually be made by at least some members. Were the steps in decision making followed in reaching the decision? What compromises were made? Was the decision satisfactory to all members?
	Compare the roles of parents as group leaders and the roles of children in the following decisions: A parent preparing dinner; a child buying her or his own candy; parents buying a child's birthday gift; the assignment of home care tasks. Are there differences in responsibility for these two roles? Are there differences in the goals to be reached? Explain how the ability to communicate and interact can help achieve more satisfactory group decisions.
	Role play reactions of individuals after a decision has been made when 1) it was not to the person's liking, 2) the results were not favorable, 3) the person thinks others blame him or her for making a poor decision, and 4) carrying out a decision must be postponed. Analyze the role plays (pro and con). Justify your conclusions.
	Watch an episode of a TV show where a family decision is made. Write a short paper describing the decision and whether or not it was satisfactory. Discuss the papers in class. Develop guidelines which promote satisfaction when making group or family decisions.
5. Influences on decisions a. Past experiences	Discuss the effect of past experiences on decisions that will be made in the future. Do people learn from mistakes? Do they also learn from successful experiences? Relate a past experience of your own that influences decisions you make now.
	Write a list of five past experiences that taught you a lesson. How many were positive experiences? How many were negative?
b. Information and alternatives	Prepare a list of sources of information that would be available to most individuals and families and would aid them in making decisions related to topics such as housing, money, automobiles, food, etc. Are there any sources of information that would aid in decisions related to the use of time? Energy?

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	Select a problem on which to gather information for making a decision or finding a solution. Report to class on the information found. [NOTE TO TEACHER: Provide slips of paper with problems such as buying a motorcycle, buying a used car, planning a safe diet for losing ten pounds, buying food for a family of four for $70 per week, etc. Encourage students to find at least five, reliable sources of information on their topic.]
	Assemble a bulletin board or display table of sources of information for making consumer decisions. Include current magazines, articles from newspapers, bulletins from the Federal government, Extension Service bulletins, etc.
	Select a small home appliance that you are not familiar with and gather information on brands available, prices, uses, necessary attachments or accessories, sizes, colors, maintenance, etc. Prepare a chart showing the information you found. Discuss in class how the information would affect your decision if you were buying the appliance.
	Research to discover how various cultures differ in making decisions regarding mate selection and marriage. Discuss what effects various beliefs, goals, and standards have on making a decision. Who makes the decisions and what information is the decision based on? Cultures that might be investigated include Black, Spanish, Indonesian, Jewish, Japanese, Arabian, etc. Discuss findings in class and compare traditions of various cultures.
c. Making a choice	View Teaching Aid 9 on choosing the best alternative for a problem. Brainstorm for other alternatives to solve the problem. Which alternative would you select? Discuss your decision by answering the following questions: What effect could the amount and availability of resources (time, money, skill, ingredients, equipment, facilities) have on your decision? What effect might past experiences have on your decision. What effect does your decision have on your goals and the goals of others?
	Express your reactions to the following statement: "Even the best decisions are seldom perfect, but they are better than poorly made decisions." Give examples of when a good decision might be a poor decision in another situation. Outline influences which would affect the satisfaction achieved from a decision.
	View Teaching Aid 30, "Decisions, Decisions," illustrating the alternatives one would have available when buying a box of crackers. Why is the decision confusing? What standards would help reduce the number of available alternatives? Brainstorm for other situations where there would be a large number of alternatives. Examples might be deciding: what to wear, what movie to see, what type of used car to buy, what career to pursue, whether or not to attend college, etc.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	Examine a road map of your state. Randomly select a location on the map where you might spend a vacation. Discuss ways you could reach the destination from your hometown. What kinds of transportation are available? What would be the cost of transportation? What types of facilities are available for recreation? Where would you stay overnight? Are camping sites available? motels? hotels? What would the various places charge? What meal arrangements would be possible? Make a list of all possible alternatives and the projected costs of each alternative. Which alternatives would you select? Why?

COMPETENCY: *Ability to relate decision making and management to family living*

SUB-COMPETENCIES: *Recognize the interaction of individual and family in establishing goals and developing goal priorities.*

Utilize individual and family resources to reach goals.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
B. Relating Decision Making and Management to Family Living 1. Interaction of individual and family goals a. Establishing individual and family goals	List some of your goals, both short-term and long-term. Ask other family members to list their goals. Study the lists to determine which goals are individual or personal (related to only one family member) and which are family goals (those toward which the entire family must work). Discuss the lists of goals with family members to be certain which goals are family goals. Do family members differ in their reasons for working toward a particular family goal? Why? View Teaching Aid 31 on the family life cycle. Discuss. Interview a family you know in each of the three major divisions of the life cycle. Ask family members to name three or four family goals they are currently working toward. Compare your findings with findings of other classmates. Do families in the same life cycle stage have similar goals? Develop a list of goals common to the three stages of the life cycle. Are some family goals the same throughout the life cycle? Give examples. Role play to illustrate ways family values are reflected in their goals. Small groups of four or five may depict family goals such as a dream house, vacation, car, boat, new furniture or appliances, college education, or vegetable garden. Participants in the audience may identify the values reflected by the role plays. Discuss techniques that families could use to resolve situations where individual or personal goals are in conflict with family goals. Example: The family has planned a weekend trip to visit grandmother but the Campfire candy sale begins on Saturday and daughter Judy doesn't want to be gone. Suggest some possible solutions for this example or for other situations where conflicts are present.
b. Developing goal priorities	Identify ways that families can decide which goals are most important. What factors affect the importance of a goal? Read a short story from a magazine such as *Coed, Good Housekeeping* or *McCalls* in which families and their goals are featured. Write a paper describing the way the family determined its goal priorities. Review the list of short-term and long-term goals you wrote for a previous learning experience. Work with other family members to rank the family goals in order of importance.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	Read the short story "Gift of the Magi" by O'Henry. Discuss in class the importance of communication between family members in reaching goals and developing priorities. Could the story have had a happier ending if the couple had discussed their priorities?
	Work in groups to develop case situations about families in different stages of the life cycle. Determine their beliefs and current goals. Decide on priorities for the goals. Share your case situation with the class. Then draw a problem from a bowl or box which would necessitate a change in priorities. Use the FHA/HERO Impact process to develop a solution to the problem. Describe for the class how the goals or priorities need to be adjusted. [NOTE TO TEACHER: Prepare slips of paper with situations such as: wife loses job, husband loses job, a flood damages the furniture, a tornado destroys the house, a car wreck disables the husband temporarily, the wife needs surgery, the two children need braces on their teeth, etc.]
2. Utilizing resources a. Individual resources	Study references to review various types of resources such as time, money, skills, and knowledge as well as community and ecological facilities and resources. Discuss how these resources relate to the individual.
	Develop a bulletin board illustrating individual resources. Use your own resources as a guide. Include skills, knowledge, energy, time, and money. Investigate community and ecological resources available to individuals in your locale. Add this information to the bulletin board.
	Interview a homemaker to determine what resources are available. What resources are recognized other than time, energy, and money? Classify resources as individual, family, community, economic, or natural. Is one classification used more often than the others? Why? Are resources being used effectively?
b. Family resources	Write the word RESOURCES vertically on a sheet of paper. Use each letter as the first letter of a word describing a resource available to your family. Example: R elationships E nergy S ewing skills O rganization skills U tilities R ecreation C redit E quipment S avings Share your list with the class. You may use the letters of your last name instead of or in addition to the word RESOURCES.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	Participate in a game to identify various family resources. Select a goal which a family might like to reach, such as increasing the size of their living space. Divide into two or more groups to brainstorm for different resources or combinations of resources the family might use to reach their goal. The group with the greatest number of possibilities wins a point. Discuss how resources can be used to achieve goals.
	Invite a panel of experts to class to discuss how responsible management of family resources can help an individual or family achieve personal and family goals. Experts might include a county home economics extension agent, a social service worker, a banker, and a homemaker.
	Collect articles from newspapers or magazines discussing the difficulties that various minority groups have in meeting their needs and goals. Analyze the articles to identify the resources they do and do not have available to them. Discuss reasons why available resources may differ for various groups. Minority groups should include the aged, low-income families, the physically and mentally handicapped, and various racial and cultural groups.
	State long-term goals you would like to achieve. List two or three short-term goals that would help you reach each long-term goal. List the resources you would use in accomplishing each goal. Present your plan to a friend or family member. Ask this person to propose an obstacle to one of your goals. Devise an alternative use of resources to reach your goal despite the obstacle.

COMPETENCY: *Ability to manage household tasks*

SUB-COMPETENCIES:

Identify necessary tasks.

Identify resources used in homemaking.

Organize household tasks.

Analyze the management of tasks.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
C. Managing Household Tasks 1. Identify necessary tasks	View Teaching Aid 32 illustrating the juggling of household activities. Work in groups to list tasks that would need to be performed in a specific area such as child care. Each group should select a different area. Circle the tasks that the group considers most essential. Share with the class. Discuss reasons why task importance may vary among different families and cultures. Revise the lists following class discussion. Duplicate lists for each area of responsibility such as child care, general cleaning, food preparation, laundry, etc. Study resources and textbooks for information on household tasks. Compare the list of tasks developed in groups to those mentioned in the resources. Compare the lists prepared in the above learning experience and determine if each task should be performed daily, weekly, monthly, semi-annually, or annually. Develop a chart which could be used in planning and assigning necessary household tasks.
a. Priority of tasks	Develop a household activity check list or use the sample shown on Teaching Aid 33. Work with your own family to list the tasks necessary to keep the household running smoothly. List the members of your family in the columns on the right side; then check under each name the tasks performed by that family member. Are the tasks distributed equally among family members? Do children have the opportunity of learning a variety of skills? Discuss with your family ways to improve the distribution of household activities. Define *priority*. Review the check list and circle the priority tasks. Are priority tasks different in different families? What happens if the priority tasks are not performed? Use a similar type of task check list to evaluate participation of FHA/HERO members in organization responsibilities and events. Discuss ways to distribute responsibilities more evenly among members.
b. Family activities	Discuss ways family activities may change throughout the family life cycle. Which tasks or activities occur throughout the life cycle? Which tasks or activities occur only in one or two of the stages?

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	List activities of various members of your family. How do the activities affect the assignment of household tasks?
	Review the check list of household tasks again to determine which tasks can be completed in 30 minutes or less and which tasks will require more than 30 minutes. Color code the check list or indicate short and long tasks in some manner. Refer to the check list when selecting tasks to coincide with the family's activities schedule.
	Design a workable plan for accomplishing necessary household tasks for your own family. Evaluate the plan for fairness and distribution of opportunities for children to learn a variety of tasks rather than a limited number.
c. Roles of family members	Categorize various jobs in the home as to who does them and who might do them. Compare your list with those of classmates. Where are they similar? different? How do you account for the differences?
	Study resources to compare traditional and contemporary roles of family members that are related to managing the home. Discuss reasons why changes in roles have taken place in the past few years.
	Find cartoons illustrating stereotyped (traditional) roles and non-stereotyped roles of family members. Design a bulletin board with the cartoons.
	Debate the following topic in class: "The roles of women and men will blend in years to come." Do you think women's and men's roles will be the same, determined individually, or different in the future? What changes in society are likely to contribute to changes in future family roles?
2. Resources used in homemaking a. energy	Interview homemakers to learn how much energy is required for various homemaking activities. Which activities are most strenuous? the least strenuous? Compare the information you obtained with what others in the class found. Summarize the results.
	Listen to a panel of homemakers explain how they arrange their tasks each day. Do they alternate tasks that are strenuous with those that are less strenuous? Are rest periods planned into the schedule to prevent fatigue? Do the homemakers sit down to do some tasks? How do working women manage household tasks and energy levels? [NOTE TO TEACHER: When selecting the panel of homemakers try to include males, handicapped, elderly, working people and people who do not work outside the home.]

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	Write responses to the following statements: "I don't have enough energy for . . . ." "I'm always tired by (time of day) . . . ." "I'm always too tired to . . . ." Compare your responses to those of classmates. Are they similar? Are you involved in too many activities? Are you eating nutritious food? Are you getting the proper amount of sleep? Discuss ways to rearrange your schedule so that you avoid becoming overly tired.
b. Time	Discuss the following statement: "Employed homemakers spend less time doing homemaking tasks than unemployed homemakers." Do you agree or disagree? Why?
	List your interests and activities. Do you have as much time to spend on each of them as you want or need? Do you sometimes feel you do not have enough hours in the day?
	Use Teaching Aid 34 to keep a record of the way you spend your time for three days in half-hour intervals. Write your activities for each 30 minute period. Check the category in the columns on the right. Decide whether you have utilized your time effectively. The following questions should help you in evaluating your time use. 1. How much time was spent in each of the classifications? 2. How much time was spent in sharing homemaking activities? 3. Which activities gave you the greatest amount of satisfaction? 4. At what time of day were you most energetic? listless? fatigued? 5. Based on this study, what is satisfactory about your present time use and what changes are desirable and feasible? Discuss the statement: "When resources are used for one purpose, they are not available for another purpose." Give examples of when an activity had to be postponed or canceled because resources were utilized elsewhere.
c. Skills	Compile a list of skills that members of your family possess. Are family members currently learning any new skills? Discuss how skills can be used to save time and to earn money.
	Develop a slide show illustrating family skills. Teaching Aid 35 contains some suggestions for your slide show. Present your slide show to the class.
	Estimate the value of your family's skills by determining the cost of having the following tasks performed commercially: hair care, food preparation, yard work, care of the car, and house

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	cleaning. Now figure the cost of doing the tasks at home using family skills. How much money can be saved by the use of family skills for one week? one month? one year? View Teaching Aid 36 and summarize in class discussion your understanding of the value of human resources. Which human resource is the least flexible? Which is the most valuable to you personally? Which one can be easily controlled?
3. Organization of household tasks a. Personal activities	Study resources discussing organization techniques. Select one area of your room or home which you often use for personal care or personal activities. Analyze the way the area is organized and see if improvements could be made which would allow tasks to be performed more easily or in less time. Areas which might need improvements in organization might include: space for washing and styling hair, manicuring nails, studying or corresponding, storing clothing accessories, etc. Develop a monthly personal calendar which can be used to record your activities. At the beginning of the month list the activities which are repetitive such as music or tennis lessons, church activities, work, etc. List special activities that will occur as you learn of them such as: spring band concert, FHA/HERO car wash, track meet, etc. Put the calendar in the area where you get dressed. Make a quick review of the calendar each morning as you dress.
b. Family activities	Develop a large family calendar using the same method as in the learning experience above. Place the calendar in the kitchen, utility room, or another place accessible to the entire family. The calendar system should enable the family to coordinate their schedules of activities more efficently. Another advantage would be knowing where family members could be located in case of emergency. Can you think of other ways to use the family calendar? Discuss methods that can be used to plan activities for the family. Who should be in charge of the planning? Who should supervise the activity? Who should be responsible for obtaining the necessary supplies and/or equipment? If transportation is involved, who should be in charge of arrangements? Do all families use similar methods for carrying out family activities? Why? Prepare or find visual aids that illustrate guidelines for work simplification in the following areas: the use of body movements, timing and order or sequence of tasks, work procedures, and etc. Show illustrations in class and then discuss. Work in small groups to demonstrate the principles of work simplification. Demonstrate tasks such as hand washing dishes, making a bed, cleaning a floor, washing windows, doing laundry, etc. Have the audience (other group members) suggest additional

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	work simplification techniques that might make the task easier or less time consuming. Practice work simplification at home in a family activity such as washing the car, getting two small children ready for school in the morning, painting the house, getting ready for a picnic or camping trip, etc. Analyze the activity, make a list of supplies to be assembled, assign tasks to family members, and supervise the activity and revise plans as needed. Write a brief summary of the activity and the outcomes experienced. Discuss the use of convenience foods to speed up preparation of family meals. Compare several forms of the same food (fresh, canned, frozen, mix, or ready-to-eat) as to price per serving, amount of preparation time, and equipment or utensils required. Prepare a chart illustrating your findings. Share with the class.
c. Possessions	Study resources on storage and organization of storage spaces. Discuss the following theory: "Items should be stored in the location where they will be first used." Do you agree with the theory? Why? Prepare a report on storage principles for one of the following: bathrooms, apartments, mobile homes, clothes, closets, play areas, documents, kitchen supplies and equipment, and food. Use drawings, pictures, or photographs to illustrate your report to the class. Include tips on organization ideas that do not require spending money. Study Teaching Aid 37, "Record Storage Chart." Can you name other documents that should be stored in either the safety deposit box or home record file? [NOTE TO TEACHER: This Teaching Aid could be adapted for use in evaluation by omitting the check marks when duplicating.] Volunteer to work on setting up some part of a family record storage system. Examples for projects might be: preparing a household goods inventory list (including photos of furnishings for insurance purposes); preparing a list of all credit cards and their numbers; or working on the family medical records which should include bills or receipts for doctors, hospitals, prescriptions, glasses or contacts, and dental expenses. Write a brief report of the project and its value to the family record keeping system. Listen to a guest speaker discuss the effect of home computers on family record keeping in the future. Ask questions regarding electronic transfer of funds, privacy, software, and information storage. [NOTE TO TEACHER: This activity would be enhanced by having a home computer demonstrated by the speaker. If one is not available at school, perhaps a field trip could be arranged.]

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
d. Work areas	Use Teaching Aid 38 to identify the components of a study center. Discuss how the various components can help make studying easier. Share ideas of how you could organize a study center in your home. Where could you study if there is no space for a study center? Answers to the word search puzzle are on Teaching Aid 38-A. View Teaching Aid 39 on guidelines for organizing work spaces. Discuss how to apply these guidelines in organizing a sewing center, kitchen, a child's playroom, or a hobby area. Use the guidelines for organizing work areas to plan and reorganize an area in the classroom or school such as a closet, kitchen cabinet, pantry, or sewing lab. Do not proceed until you obtain permission from the teacher to whom the space is assigned. Discuss your plans with the teacher involved and revise your plans to meet the teacher's needs. Develop plans for reorganizing a work area in your home, such as a drawer, closet, shelf, cabinet, or trunk. Draw illustrations or take photographs of the area before and after the reorganization. Share with the class. Describe the steps you took in the reorganization. Has the reorganization improved the use of the work area? Discuss how homemakers or other workers can decide what equipment and materials are really necessary and useful. Ask homemakers you know if they have any kitchen equipment that is seldom or never used? Should it be stored or eliminated? Where can equipment that is rarely used be stored?
e Safety considerations	Illustrate or demonstrate how the right tool for the job, in good condition, and properly operated can make a job easier and faster. Discuss problems that might occur if improper tools or poor techniques are used to perform tasks such as defrosting a refrigerator or freezer, repairing an electrical cord, or painting a wall. Describe the proper tools and techniques necessary for performing these same tasks efficiently. View Teaching Aid 40. Identify safety hazards which occur in the kitchen. Discuss ways in which organization can prevent accidents. Study resources to determine similar hazards which occur in other rooms of the home. Draw and share cartoons illustrating these hazards. [NOTE TO TEACHER: Additional information on safety hazards in the home is available in *Coed/ Forecast*, November 1981, Vol. 27, No. 3.] Listen to a guest speaker from the local police department discuss methods citizens can use to protect their property from burglars. Ask questions regarding how to identify your possessions, how to choose alarm systems and locks for windows and doors, how to lock and secure sliding glass doors, etc.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	Conduct a Property Identification Project (PIP) for FHA/HERO in your community. Obtain a metal engraving pen for writing names and social security numbers on equipment and household goods that are expensive and subject to theft. This could be a service project, or it could be a fund raiser if a small fee is charged. [NOTE TO TEACHER: Local police departments often have the engraving pens available on a loan basis. The pens may also be rented or purchased.]
	Watch a demonstration of simple first aid techniques, CPR, and the Heimlich Maneuver by a qualified person such as a school nurse, Red Cross representative, or a paramedic. Ask questions regarding the techniques demonstrated and where you can receive additional information or training.
4. Task management a. Role of manager	Listen to a panel of experienced managers discuss their role as managers. The panel might include an office or retail store manager; a ranch, farm, or construction supervisor; a city school supervisor or personnel director; and a teacher-coordinator of vocational instruction in your school. Ask the panel to discuss whether they use a task-centered style of management or a person-centered style of management. What are the effects of the style of management on efficiency, waste, fatigue, and attitude? Why is it important to consider workers' needs as well as the product being produced?
	Develop a list of characteristics a good manager should have to be effective. Use ideas gained from the panel discussion as well as resources such as textbooks and periodicals.
	Research current periodicals for information on the estimated worth in dollars and cents of the management of a home and family. These figures are usually based on the cost of hiring various services or persons to perform all the tasks usually performed by one or more family members. Discuss the findings in class.
	Work in groups to interview several homemakers to determine how they manage household tasks. Homemakers should include a full-time homemaker, a homemaker with small children, a homemaker who is employed part-time, a homemaker who is employed full-time, and a handicapped homemaker. Include males and females in the homemakers interviewed. What special problems are faced by each? Does flexibility contribute to effective management of homemaking tasks? What other factors contribute to effective management?
	Work in class to develop a check list that can be used to evaluate managerial abilities. Use the check list to evaluate your own performance of some management task at home. Then discuss the check list in class and make any necessary revisions.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	Write a brief paper supporting the following statement: "The priority given to values, goals, and standards influences family management." Share your ideas in a class discussion.
b. Task-centered management	Visit a business establishment such as a fast food service or a manufacturing plant, that uses an assembly line to produce goods. Observe the techniques used to increase production, efficiency, and to reduce waste. Are tasks of each worker varied or repetitive? Discuss how you would feel working on an assembly line? Interview a supervisor to determine what methods the company uses to combat fatigue and boredom. Fatigue and boredom can cut production or lead to expensive errors. Use Teaching Aid 41 to conduct an assembly line experiment in decorating gingerbread cookies. Divide the class into three groups. Each member of Group One is assigned one of the steps identified in the teaching aid. As the first step is completed, the cookie is passed along to the next member, etc. Each member of Group Two is assigned two or more consecutive steps in the decorating process. The members of Group Three are to work individually and complete all the steps in the task on as many cookies as possible. Each group should have the same number of cookies to complete. [NOTE TO TEACHER: A large quantity of gingerbread cookies needs to be prepared and baked before class. Another class, perhaps a foods lab, or FHA/HERO members might bake the cookies to be decorated. The finished products could be sold for a fund raising project. Supplies needed in addition to cookies include: plastic wrap, blue icing, raisins, redhot candies, red icing, jelly beans, green icing, and decorating tubes. Other products could be made such as holiday cookies, cupcakes, or any item that could be assembled in parts or sections. A time limit may need to be set before beginning the assembly line.] Following the experiment, discuss the results in class. Which group finished their cookies in the least amount of time? Which group produced the highest quality? Which group reported the most satisfaction from their work? List advantages and disadvantages of task-centered style of management in managing a home.
c. Person-centered management	Research current magazine articles discussing ways that the full-time homemaker and the full-time employed homemaker manage their homemaking tasks. Report on articles found and discuss in class. Does the employed homemaker have more or less to do at home than the full-time homemaker? Does the employed homemaker have more or less time for homemaking tasks than the full-time homemaker? Do other family members assume more or less responsibility for homemaking tasks when the homemaker is employed full-time? Work in groups to develop guidelines for managing a home using person-centered management techniques. Consider the following

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	Definition of *person-centered management:* a style of management which emphasized the importance of the people involved and their growth and development rather than emphasizing the product. The definition can be expanded or amended as needed and used as a basis for developing the guidelines.
	Read articles in current magazines that tell how Americans manage their homes and families. Report on articles read in class and determine whether the style of management used was person-centered or task-centered. Articles of this type can usually be found in *Coed/Forecast, Changing Times, Parents, Woman's Day*, and *Family Circle.*
	Use mini role plays by small groups to depict family management situations using task-centered management. Discuss the results of this type management on effectiveness in family relations. Role play the same situation again using person-centered management. Evaluate the results and compare to the task-centered results.
	Discuss how families can reach an optimum balance in using both task-centered and person-centered styles of management, achieving both efficiency and better human relationships. Under what conditions would each style of management be useful?

COMPETENCY: *Ability to manage family money*

SUB-COMPETENCIES: *Identify family income sources and uses.*

Analyze family spending plans.

Recognize types of savings appropriate for specific purposes.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
D. Managing Family Money 1. Family income a. Sources	Participate in a group discussion to determine what factors cause differences in family incomes. Consider factors such as: the number of earners; their education, ability, health, and incentive; type of work; locality of work; union membership; and economic conditions of the community, state, and nation. Define and explain the following sources of income: salary, commission, salary/commission, social security, pension, interest, government support, inheritance, charity, and royalty. Read specific information on the sources of incomes with which you are not familiar. Study information on credit and its use. Debate the topic "Credit is Income." How can families learn to use credit wisely? How important is a good credit rating? View Teaching Aids 42 and 43 for identifying sources of credit and ways to protect your credit rating. Discuss. Can you identify any other sources of credit? Which source would probably charge the highest rate of interest? the lowest? Visit a local credit bureau or listen to a speaker from the bureau explain their services. Prior to this activity develop questions on how good credit is maintained. How can a poor credit rating affect a family? How can a credit rating be improved? View Teaching Aid 44 titled "Our Family Resources." Use the form to identify and clarify all the resources available to your family. Add other resources that you think of. Identify and explain payroll deductions. What is the difference between gross pay and net pay? What is F.I.C.A.? What is withholding tax? What other kinds of deductions are made from payroll checks? Calculate the percentage of gross income that is withheld for payroll deductions. Is the amount more or less than you expected?
b. Uses	Participate in a group discussion to outline factors which affect the way a family spends its income. Does managerial ability have any effect on the use of income? What about stability of income, family composition, life style, health, education, values and goals, etc.?

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	Interview members of several different families to learn what they think influences their income and the way they use their money. What do they consider effective or successful financial management? What do they believe causes financial problems in families. Compile the findings from your studies, interviews, and discussions. Draw conclusions as to how this information will influence your future management of family income.
	to determine how much it would cost to live independently, without the family's income. Make phone calls or look at the classified section of the newspaper to find out how much rent would be for a room or an apartment. Then determine how much food, clothes, utilities, transportation, and medical costs would be. How much income would you need to live on your own?
c. Ways of increasing	Consider and discuss the following list of long-term financial goals which many families strive to achieve: owning a home, educating the children, good health, and financial security. What other long-term financial goals do you consider important? Which goals would you strive to achieve first? How do long-term financial goals influence spending? Why is it important to establish priorities for spending money? What role would savings play in achieving long-term financial goals?
	Discuss ways that families can increase the availability of income. What resources can be used in place of money? Example: A family's sofa needs to be recovered or replaced. A new sofa about the same size as the present one would cost about $900. The estimate for having the sofa reupholstered professionally is $850. The supplies will cost $300 if the family uses their combined skills to reupholster the sofa. Doing the project themselves would save the family $550 that could be used for some other purpose; therefore their "income" would be increased. If their skills are very good and they enjoy the experience, they might even reupholster furniture, part-time, for friends and increase their income even more. Give other examples of home production, gardening, bartering, etc., which can be used to reduce expenditures and increase income.
	Brainstorm to identify ways teenagers can contribute to family income. Examples include: part-time work for spending money, buying wisely, sewing your own clothes, doing yard work, or running errands. Do you earn money for your own needs? How?
	Interview parents and grandparents to learn whether they have ever used bartering to increase family income. An example would be if the Smiths made drapes for the Browns in exchange for the Browns repairing the Smiths' washing machine. Report examples of bartering used by your family in class.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	Figure the amount of money a family might save in one year through careful and proper use, care, and repair of household items. Investigate savings on minor plumbing or carpentry repairs, painting, renovation of furniture, preparation and preservation of food, sewing, and minor car repairs. Can the use of the family's skills save a significant amount of money in a year?
2. Family spending plans	Complete the following statement: "Effective money management is . . . ." Share your written statement with the class. Compile a list of ideas of what effective money management is. Define *budget*. Study resources and compare your definition to definitions of experts. Is the word "budget" synonymous with the term "spending plan"? Find information on how to go about developing a spending plan or budget. View Teaching Aid 45 on guidelines for budgeting. Discuss the purpose of each step. Analyze the sample monthly spending plan and suggest ways to adjust it so that the income and expenses balance. List your current needs and wants. Establish reasonable priorities for obtaining them. If you receive a cash gift of $25.00, which needs and wants would you meet? What goals would influence your decision? Work in small groups to examine case studies of families with money problems. What factors influenced their spending? Had they established priorities for their needs and wants? Were their priorities logical? If not, suggest reasonable priorities for spending family income. Report your case study and its solution to the class. Do classmates agree with your group's recommendations? How can families work together to establish reasonable priorities for spending? Discuss in class ways families can develop spending plans. Should all family members participate in the development? Who should clarify family goals? What decisions should be made? Who derives satisfaction from the spending plan? Who is responsible for implementing and carrying out the plan? Who will make revisions if the plan is not working or if emergencies arise? Collect samples from current magazines of spending plans of individuals and families (including teens, newlyweds, and families with children). Study the plans and determine if they are workable and reasonable. If not, what areas may cause problems? What adjustments may be necessary? What kinds of records will be necessary for carrying out the plans? Study resources for information of the various methods that may be used when implementing and using a spending plan. Find out how the cash envelope system works. What are the

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	advantages and disadvantages of this system? What other methods did you find in the readings? What are the advantages and disadvantages of those methods? Which method would work best for you? Why?
3. Types of savings	View Teaching Aids 46 and 47 on the reasons for saving and the reasons families do not reach savings goals. Discuss. Why is it difficult for some people to save money? What suggestions could you make for making savings a part of the family budget? Can you think of other reasons families fail to reach their savings goals?
	Study resources in the classroom for information on the various types of savings accounts available. What is the difference in a passbook savings account and a 90-day savings account? Which pays the most interest? Can you withdraw your money at any time? Some banks and other institutions now pay interest on checking accounts. Is there any advantage in having a savings account if your money is earning interest in a checking account? What rates of interest are currently being paid by different institutions on these various accounts? Does it pay to shop around for the highest rate?
	Visit a bank or savings and loan and listen to an officer describe other types of investments such as Certificates of Deposit, Money Market Certificates, Individual Retirement Accounts, etc. What are the differences in the initial amount required for purchase, limits on the total amount deposited, interest rates paid, income tax advantages, etc.? Is your money insured?
	Invite a guest speaker from an investment company or a financial consulting firm to speak to your class on the services offered by his or her firm. Develop a list of questions about the amounts of money required for investing and the different types of investments offered. Give the speaker your list of questions prior to the presentation. What are the risks in investing? Write a summary of what you have learned about various types of savings and investments. Hand in your paper for evaluation.

COMPETENCY: *Ability to make wise consumer decisions*

SUB-COMPETENCIES:

Identify sources of consumer information.

Plan buying in relation to goals.

Analyze influences on buying.

Utilize comparative shopping.

Identify methods of payment.

Analyze the effect of consumer practices on market prices.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
E. Consumer Decisions 1. Sources of consumer information	Study references and textbooks that list sources of consumer information. Compile a list of sources that would be available to most people through the public library or government agencies. Examples of well-known sources are: *Consumer Reports*, Money Management Institute of Household Finance Corporation, *Changing Times*, County Extension Services, U.S. Department of Agriculture, Food and Drug Administration, Office of Consumer Affairs, Better Business Bureau, and newspapers. Volunteer to check the home economics department library and files to determine consumer information resources available. If necessary, write letters to some of the agencies listed above and obtain catalogs of available publications. Compile or update a mailing list of current addresses for the department. Study some consumer publications and answer the following questions: What services do each of the agencies provide? What publications do they prepare? What information is included in the publications? What publications are considered the most reliable? Which publications would be especially useful for families? Where may families obtain information when considering specific purchases?
2. Buying in relation to goals	Review Teaching Aid 23 on the "Steps in Decision Making." Relate each step to decisions made in making a purchase. Use Teaching Aid 48, "Shopping Guidelines." Study resources to determine how the decision making process and the shopping guidelines are related. Develop a bulletin board or poster illustrating considerations necessary prior to buying. Include considerations such as: items needed, price range in relation to budget, quality in relation to intended use, durability needed, number, size, color, style, special features, convenience, time, energy, space available, care needed, and guarantee or warranty.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	Write a shopping plan for an item you plan to purchase within the next month. How many of the considerations illustrated on the bulletin board or poster will apply to this purchase? How many different kinds of stores carry the item? What are their return policies?
	Discuss how having a large number of choices makes decisions difficult and affects the satisfaction received from the product. Examples of items with large numbers of choices are cameras, magazines, video games, tapes, etc.
	Determine ways that a shopping plan may increase a consumer's satisfaction with items purchased. How may an unrealistic shopping plan contribute to consumer dissatisfaction? To what extent will a shopping plan guarantee consumer satisfaction?
3. Influences on buying	Listen to advertisements on TV and radio. Make a list of commercials that appeal to you. Make another list of commercials that "turn you off." Discuss your lists in class. What techniques used in the commercials are most appealing to you? Do some commercials aim at particular age groups? Give examples. What kinds of purchases have you made recently that were triggered by or influenced by commercials?
	Visit several kinds of stores such as grocery, clothing, furniture, and appliance stores. Analyze the arrangements, displays, and ease of traffic flow throughout each of the stores. What things really catch your eye? What annoys you? Is the store arranged logically? Are items easy to find? Are the displays attractive? Is movement through the store restricted in any way? Do the arrangements and displays cause you to want to buy? [NOTE TO TEACHER: The class could visit stores on a school field trip or as individual projects. If the individual visits are made, students could give reports to the class or discuss the visits in class.]
	Identify factors which influence shoppers in supermarkets. Study references for ideas. What techniques do supermarkets use to encourage buying? What colors are used most on labels of packages and cans for eye appeal?
4. Comparative shopping	Discuss the following statement: "The consumer can be 'queen' or 'king' when she or he develops and practices effective consumer buying procedures." Do you agree or disagree with the statement? Explain ways that consumers can let businesses know what pleases and displeases them.
	Work in groups to select several items to be "purchased" such as hair styling products, a watch, records, cassette or tape recorder, a radio, tennis racket, etc. Investigate different sources of information, including advertising, labels, instruction booklets, salespeople, consumer publications ratings, etc. In which

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	kind of store would you make the purchase? Why? What considerations other than price would influence the purchase? Develop a word game using "trade" terms such as: clearance, special purchase, seal of approval, warranty, guarantee, rain check, bait-and-switch, loss leader, pro-rate, interest rate, etc. Write definitions of all the terms used in your game. Exchange games with another student and play the game. Were any words used unfamiliar to you? Ask the student who developed the game to share the definitions of the words that were unfamiliar. Brainstorm for the names of stores in your community. Classify the stores as department, discount, variety, speciality, second-hand, factory outlet, co-op, or other. How many different kinds of stores are available to you? What are the differences in how the stores operate? Do prices vary between the different types of stores? What services do the stores offer? Develop a shopping list of 20 food items using specific sizes and brand names. Have class members take the list and record prices from the stores where their parents usually shop. Each student should total the amount that the 20 items would cost and report to the class. Make a notation on the list if any of the items are on sale when checked. How much did the price vary from store to store on the price check? [NOTE TO TEACHER: If your town has only one or two grocery stores, assign one student to each store. To involve more students, have prices checked on Monday, Wednesday, and Friday by different students to see if prices change, especially when sales are in effect.]
5. Method of payment	Identify various ways consumers pay for purchases and explain the advantages and disadvantages of each. Include: cash, credit card, check, installment loan, lay away, and revolving charge account. Work through a computer program on "cash vs. credit buying." What advantages and disadvantages were included? Can you relate any of these to examples you have experienced? Determine what the current rate of interest is on charge accounts and for credit card charges at two or three stores in your area. Determine how much you would pay for a radio if the price is $150 and you charge it with payments extending over 12 months. How much additional cost would be added if you want the payments to run for 18 months? Listen as a guest speaker from a local bank or from a credit department of a retail store discusses the types of consumer credit. Ask the speaker to explain the different types of credit such as 30-day accounts, 90-day accounts, revolving charge accounts, and installment plans. What are the requirements for

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	a person obtaining this type of credit? What is the penalty for late payment? Ask how credit ratings are determined. How important is a good credit rating? Discuss credit and study references about credit in class. Develop guidelines for the effective use of credit. Include information and ideas on: how to decide when credit is worth the cost, how to decide on reasonable limits, how to avoid over-use, what to do if payments cannot be on time, knowledge of obligations assumed, and laws pertaining to credit.
6. Effect of consumer practices on market prices	Interview store managers to learn how consumers cause prices to increase through practices such as shoplifting, high rates of returned merchandise, poor credit risks, "hot" checks, product and service abuse, and misuse of approval plans. Discuss findings with the class. Design posters illustrating ways that consumers can help keep prices down and reduce store losses at the same time. Share posters by displaying them in halls or cafeterias. [NOTE TO TEACHER: Store managers may be interested in displaying the posters in their stores.] Listen to a consumer specialist from the Better Business Bureau or other consumer protection service or agency. Ask the speaker to describe ways that consumers may be cheated by business firms or individuals. What danger signs should be watched for to avoid being cheated? How can the consumer obtain reliable information about businesses? Collect newspaper articles describing situations where consumers have been misled or deceived by fraudulent practices or products. During class discussion, develop guidelines which can help consumers avoid this problem.

COMPETENCY: *Ability to analyze career and job opportunities*

SUB-COMPETENCIES: *Identify career opportunities related to institutional management, home management, and consumer education.*

Identify career advancement opportunities for home management and consumer education careers.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
F. Exploring Job Opportunities 1. Planning a career related to home management a. Professional careers	Work in small groups and study resources to develop job descriptions for the following semiprofessional or skilled job opportunities: budget consultant, family debt counselor, consumer aide, home service representative aide, shopping consultant, office manager, educational and consumer education consultant, and institutional housekeeper. Make a class list of all the job descriptions. Work in the same groups to develop a list of requirements and credentials necessary for the job you investigated. Summarize your list for the class and add the information to the job descriptions developed in class. Prepare a chart showing the different jobs related to home management. Show the skills, competencies, and preparation required for each of the occupations studied. Listen to an employer of persons in a home management related field explain to the class why it is important to hire people who are able to use resources creatively and use managerial procedures and energy efficiently. Ask the speaker to point out reasons why it is important for the employee to have these skills and competencies while on the job. Determine why it is important to have these skills and competencies in any job situation. Brainstorm to identify ways high school students can acquire the ability to use resources creatively, develop skill in the use of managerial procedures, and develop the ability to use time and energy efficiently. Compile a list of class suggestions. Write a brief statement on how you are developing these skills and competencies. In what ways could you improve them? Share with the class.
b. Career advancement	Interview a person employed in a job related to home management or any of the jobs for which the class developed job descriptions. Determine what opportunities for advancement are available to the beginning professional. Ask specific questions regarding the areas of management, administration, and self-employment. Is additional education needed for advancement? Can experience and skills be substituted for advanced training? Read a book on interpersonal or communications skills which can aid career advancement in any field. Make a report to the

class on one or more of the skills covered in the book. Involve the class in a question and answer session following the reports.

Invite a panel of students and teachers from pre-employment and cooperative home economics classes to speak to your class regarding their experiences in preparing themselves or their students for the world of work. Ask for information on prerequisites for enrollment, amount of time in class and/or on the job, the kinds of jobs available, the value of job experience, etc.

Obtain information from the Small Business Administration on setting up a small business. What services or assistance is available? How much capital is required?

HOMEMAKING III

HOMEMAKING III
HOME MANAGEMENT AND CONSUMER EDUCATION

COMPETENCY: *Ability to use management in the home*

SUB-COMPETENCIES: *Identify management patterns throughout the family life cycle.*

Determine influences on family management practices.

Analyze roles of family members in home management.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
A. Management in the Home 1. Management patterns throughout the family life cycle a. Identification of family priorities and goals	Study references and other resources to find information on the stages in the family life cycle. What are the three major stages? What are the unique characteristics of each major stage? List the sub-stages under each of the major stages. Participate in the planning and construction of a bulletin board depicting the stages in the family life cycle. Suggestions might be derived from Teaching Aid 31 which depicts the stages of the family life cycle. Draw three columns on a sheet of notebook paper. Head the columns with the three major stages of the family life cycle. List families you know in the various stages. Keep your list for reference in a later experience. Select one family representing each stage of the family life cycle from your list. Interview these families to determine what their present values, goals, and priorities are. Compare the results of your interviews with those of classmates. Do the goals of families within the same stage of the life cycle appear to be similar? Why? What values or goals are related to a specific stage? to all stages? Discuss the needs and wants that would be related to each stage of the family life cycle to determine how the life cycle affects values and goals. How do needs and wants relate to values and goals? Analyze the priorities and goals of your own family. How do they compare with those of other families in the same stage of the life cycle? Project how a family's goals may change when the next stage of the life cycle arrives.
b. Influen... of family life cycle on management	Discuss in class the influence of money income on management during the three major stages of the family life cycle. During which stage can income be expected to be the largest? During which stage will income probably be smallest? How will management be influenced by money income? Interview grandparents or other persons on fixed incomes. What advice do they have for managing money income for the retirement years? Would they do anything differently if they could?

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	Study information on anticipated expenses during the various stages of the family life cycle. Which stage will be the most expensive? Which will be the least expensive?
	Project the time and energy demands on homemakers during the various stages. Which stage may be most demanding? Why? What influences will time and energy demands have on management?
	Develop a chart or graph illustrating the levels of projected income, projected expenses, time demands, and energy demands for the family life cycle. Display in the classroom.
c. Assessment of family resources	Discuss in class how resources available to families vary from one stage to another during the family life cycle. When is each resource (such as time, energy, money, and skills) likely to be most plentiful? least plentiful? Be sure to consider full-time homemakers, homemakers employed part-time outside the home, and homemakers employed full-time outside the home. How does resource availability affect family goals and home management?
	Estimate the worth in dollars of homemaking tasks. Use the following figures (the numbers in parentheses are the average number of hours homemakers spend doing these homemaking tasks per week): food buyer–$12.00 per hour (2); nurse–$8.00 per hour (1); waiter/waitress–$5.00 per hour, including tips (2.5); laundry worker–$3.35 per hour (3); chauffeur–$6.00 per hour (3.5); gardener–$4.00 per hour (2); family counselor–$45.00 per hour (2); maintenance worker–$3.50 per hour (1); baby-sitter–$150 per week (full-time); housekeeper–$4.00 per hour (3); bookkeeper/budget manager–$6.50 per hour (3.5); interior designer–$32.00 per hour (1); caterer–$7.50 per hour (10); shopper–$10.00 per hour (2); and dishwasher–$3.35 per hour (6).
	If you prefer a more accurate estimate, interviews with homemakers can be used to determine amounts of time per week spent on each task. Compare your estimate of the worth of a homemaker to estimates reported in resources. Multiply the weekly estimate times 52 weeks to determine the value of homemaking tasks performed during the year.
	Analyze the list of tasks used in making the estimate above and determine which family member in your own family performs each task. Are all family members' skills, talents, knowledge, and abilities being utilized to the fullest extent? What family resources are not being used?
	Brainstorm for ideas on expanding the money income of a family. Examples might include: bartering, trading, part-time jobs, etc. What other alternatives can you identify for increasing family income? What role does money management play?

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
d. Achievement of family goals through effective management	Listen to a panel of homemakers representing each stage of the family life cycle discuss their management patterns and their achievement of family goals. Ask questions about: 1) present composition of family, 2) management problems each panel member experienced during beginning stage and their solutions, 3) management problems of present stage, 4) successful management tips for each stage of the family life cycle, and 5) contribution of management to achievement of goals. Review, with your family, goals reached in the past year. Did any of the goals present any particular management problems? What role did management play in the achievement of the goals that were reached?
2. Influences on family management practices a. Societal influences	Identify the social, environmental, and economic changes that have influenced family management practices in the past 10 years. Discuss in class and develop a class list of major influences on family management. List some major social changes which have occurred in the past 25 years. How have these changes affected the family? Examples might include: desegregation of schools, school busing, more women in the work force, the increasing divorce rate, etc. Watch a family TV series program and discuss with parents the events in the program that represent a social change during your parents' lifetime. What changes have they seen on TV that deal with family relationships and management? Would shows like *Three's Company*, *One Day at a Time*, and *Different Strokes* have been acceptable 20 years ago? Why?
b. Environmental influences	Identify the major environmental concerns of the world today. Relate each of these concerns to family management. Work in groups to propose solutions to environmental problems through home management. Examples include: ways to save water, save electricity, and reduce pollution. Research and conduct a classroom debate on an environmental topic of current interest. An example of a suitable debate topic is: "Nuclear Power vs. Solar Power." Investigate environmental concerns within your local area. What are the major concerns projected by officials for the next 10 years? What solutions or plans are being developed to cope with the situation? How can citizens assist in solving the environmental problems?
c. Economic influences	Explain economic influences on home management. Do two-income families have more management problems than one-income families? Why?

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	Brainstorm to identify ways the increased income of most American families during the past several years has contributed to more efficient home management. Discuss innovations such as home appliances, cleaning products, processed foods, etc.
	Discuss the relationship of scientific, technological, and socio-economic changes to present life styles in the U.S. Investigate the influence of these changes on personal and family life, including their influence on values and standards. Do changes occur more rapidly now than in the past? Why?
	Read articles about individuals and families that have experienced a change in life style. What are their values and goals? Are they happier with the changed life style? How are they coping with management problems? Report to the class.
	Interview parents and grandparents on ways change has affected their lives. What problems resulted? How did they cope?
	Discuss changes that may occur in the next 10 years that will affect family management. For example, some predictions are that people will work, learn, and shop at home via the computer. How would this change affect family management? What other trends are developing in social, environmental, and technological areas that will influence family management?
3. Roles of family members in management a. Task distribution among family members	Discuss the fact that task distribution among family members varies from family to family according to their values, goals, needs, wants, and resources. Identify various methods that may be used to distribute management tasks among family members.
	Prepare a list of tasks related to managing a home or find such a list in a reference. Use the list to identify the member of your family who performs each task. Compare your list with classmates' lists. Which tasks are usually performed by the wife? the husband? by a son? by a daughter? Which tasks differ in who performs them?
	Identify reasons the same task may be performed by different family members in different families. Why are certain tasks usually performed by the same family member in different families. Does sex of the family member determine which tasks that member will perform? Are sex roles changing? Why?
	Interview husbands and wives to determine if they perform any tasks which were previously done by members of the opposite sex. For instance, a husband may care for the children and cook the family meals or a wife may make minor car repairs. How do they feel about changing roles? Has the increased divorce rate and the number of single parent families had an effect on changing traditional roles? Explain.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
b. Multiple roles of family members	Discuss the multiple roles of family members. Identify the roles fulfilled by each of your own family members. For example, the roles fulfilled by a parent might include: parent, wife/husband, homemaker, wage earner, Little League coach, choir member, etc. Does each role carry different responsibilities? Divide into groups. Each group draws a slip of paper describing a family configuration. [NOTE TO TEACHER: Provide slips of paper with different family configurations described such as: father and two teen sons; mother and two preschool children; father, mother, two school age children, and grandmother; husband and wife, no children; single adult; working mother with infant, etc.] Develop a poster or some other type of visual to illustrate the roles of the various family members in your group's family configuration. For example, different kinds of hats or caps that identify certain roles or drawings of equipment or tools that identify certain roles could be used. Share your report with the class. Discuss how the multiple roles of family members affect family management. Does the number of roles each family member has increase or decrease the management problems? Suggest ways to determine assignment of tasks based on time, energy, knowledge, and skill. Select a typical family activity, such as serving the dinner meal, and role play the activity. Show how multiple roles of family members affect their management practices.
c. Individual development and family management	Identify ways individuals can develop family management skills. Analyze the saying "Joe is a born manager." Are people born with management skills? Discuss. Interview parents to learn how they are teaching their children to manage resources. What experiences contribute to a child's ability to manage time? energy? money? personal belongings? personal habits? eating habits? Ask the parents for suggestions for management tasks suitable for children of different ages. Share suggestions with the class. Discuss the developmental levels of children at different ages. Analyze the suggestions received in the above learning experience to determine if the assigned tasks were suitable for the age levels of the children. Explain why. Think of alternative suggestions if some tasks were not appropriate for the age level. Prepare a class list of suggested tasks for teaching management skills to children at different developmental levels. Examine the role of a family council in providing opportunities for individual family members to develop managerial abilities. Propose other means for developing individual's managerial skills.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
d. Influences of attitude and motivation on management	Define *attitude*. Discuss how one's attitudes may affect his or her ability to manage. How can attitudes be changed or improved if necessary? Demonstrate the effect of attitudes on task management. Work in groups to role play a homemaker preparing a meal for the family. Group One illustrates a homemaker who feels that meal preparation is an important responsibility. Group Two shows a homemaker who feels that meal preparation is a necessary evil. Group Three portrays a homemaker whose attitude is that meal preparation is a creative experience. Discuss the effect attitude had on the homemaker in each situation. Develop a list of positive attitudes which would contribute to effective management of resources such as time, energy, and money. Discuss the lists in class. Define *motivation* as it relates to home management. How may the manager's motivation affect the ability to manage effectively? Describe a situation in which you feel you managed effectively. What motivation did you have? Describe a situation in which you felt bored or did not manage well. Did you complete the task? Why did you have negative feelings? What changes in conditions would have created a more positive motivation or made you feel less bored? Interview some homemakers you know. Find out what motivates them to accomplish the many tasks involved in homemaking and management. Share with the class.

COMPETENCY: *Ability to relate community resources to family management*

SUB-COMPETENCIES:

Identify available community resources.

Plan ways to use community resources.

Identify methods for conserving resources.

Explain the interdependency of home and community in family management.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
B. Community Resources Related to Family Management 1. Identifying available resources	Study your community to identify community services and resources available to individuals and families at little or no cost. The yellow pages of the phone book may be helpful in identifying agencies and services. Discuss in class and share information with other students through a poster or display. For a FHA/HERO or community service activity, invite leaders from several of the major agencies to participate in a symposium to explain the services they provide, which people they serve, ways they use volunteers, and how they are financed. If possible, arrange to accompany workers on the job and report to class. Work in groups of two to visit and interview leaders of other agencies and report to the class. Focus on agencies that serve families and youth. Determine the qualifications for obtaining the services, the services provided, and whether the services are provided by professionals, paraprofessionals, or volunteers. Interview representatives of the local police and fire departments to determine the services they provide to citizens of the community. Do they participate in school programs? community programs? What is the cost to the fire department in making a run to various residential sections of town? How often are false alarms turned in? How do false alarms affect the cost of fire protection and insurance rates? What is the average response time for the police department? What type of calls make up the largest percentage of their work? Report to the class. Invite a speaker from the parks and recreation department and the public library to speak to the class concerning the programs and services they provide to the community. What special activities are provided for children? Do they need volunteers to assist with summer activities?
2. Using community resources	Survey three families to determine the extent to which they utilize community resources. Compile a class chart of the resources that are most used according to the information gathered by the survey. Does your own family use the resources available within the community? Why?

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	For FHA/HERO, develop a series of posters or radio spot announcements promoting the use of community resources. Determine the effect of the project through a follow-up study or questionnaire.
	Write a one-page report on how the use of community resources can benefit family management. Hand in for evaluation.
	Select a community resource or service that you have become interested in through your study. Volunteer to work with the agency. Report to the class on your volunteer duties and the services the agency provides to the community.
3. Conserving resources	Identify and discuss the need for conserving resources in the community. Determine how resources are wasted and how that waste can be reduced or eliminated.
	Find articles on conservation of natural resources. Report to the class and identify ways the recommendations in the articles may be applied in your own community.
	Discuss in class the availability of water resources in your county and state. Experts predict that the next major resource crisis may be a shortage of water. Do you agree or disagree? What plans are being made with regard to water? Are any bills pending in your state's legislature? How might the predicted shortages affect the future economy? agriculture?
	Identify how the performance of housekeeping tasks may contribute to pollution or waste of resources. Explore and discuss methods that would minimize pollution and conserve resources.
	Develop guidelines for conserving resources and minimizing pollution in the home. Which guidelines could also be applied to activities in public places in the community, such as school lunchrooms, parks, and public restrooms? How can the public be made aware of the importance of reducing pollution and conserving resources?
	Prepare a skit, newspaper article, or assembly program outlining conservation problems and some possible solutions. [NOTE TO TEACHER: An award of some type might be presented to the student or group doing the best work on this project.]
4. Interdependency of home and community in management	Relate the interdependency of home management and community management in the area of resources. How do individual and family responsibilities in home management affect community management? What factors in community management directly affect or relate to family management? Project the possible sudden loss of community services or agencies through some type of major disaster. How would families be affected? Who would provide the needed services?

COMPETENCY: *Ability to manage family finances*

SUB-COMPETENCIES:

Identify family life style.

Determine family income.

Plan family finances.

Recognize the importance of keeping family records.

Analyze buying to meet family needs.

Identify ways of achieving family security.

Determine use of bank services.

Determine use of credit.

Outline consumer responsibilities.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
C. Family Financial Management 1. Determining life style a. Standard of living b. Level of living	Brainstorm to determine what is meant by life style. What factors influence the life style of a family? Divide into "families." Include single-parent families and extended families as well as traditional family groups. Assume roles of family members. Determine a desirable life style. Discuss questions such as: What effect may a family's managerial practices have on their life style? on attaining their goals? How may the family use management skills to improve their style of living or bring it closer to their ideal? Study references to understand what is meant by *standard of living* and *level of living*. What is the difference between standard of living and level of living? What is the relationship between them? What factors influence each? What is a usual American standard of living? What standard of living is traditional in your community? How can flexibility in standards help a family adapt to changing circumstances? How can managerial skills affect your standard of living? Watch a current television show or movie to discover levels and standards of individuals and families represented. How did the life styles dictate ways income was spent? What types of consumer goods and services characterized their life styles? How can money management help a family achieve its desired standard of living?
2. Evaluating family income a. Real b. Psychic	Work in buzz groups to define *real income* and *psychic income*. [NOTE TO TEACHER: Real income is all material goods and services. Psychic income is the satisfaction derived from all material goods and services.] Share your definitions with other groups and combine to find a working definition. Give examples of each.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	Write a paragraph explaining real and psychic income of yourself or your family. Give examples of satisfactions you derive from real income. How do you measure psychic income? How is psychic income related to standard of living?
3. Planning family finances a. Reasons for planning	List reasons why families plan their finances. Describe the importance of a spending plan. Interview your parents to gain an understanding of why they plan family finances. Share findings with the class. Work in groups to outline advantages of planned spending. Elect a spokesperson to report back to the class. Draw pictures depicting these advantages and use the pictures to develop a bulletin board. Some examples are: it helps us get the most out of our money; it helps us reach our goals; it decreases worry over money; and it can increase family harmony.
b. Consideration of needs and wants	Visit with homemakers or other students in the school to see how they satisfy their needs and wants and still live within a financial plan. Are all family members involved in the planning? Draw conclusions. Role play a situation where family members must decide between two purchases such as a new car or a new boat. Analyze reactions of family members in this decision. What values and goals were reflected? What needs and wants were evidenced? Did the decision consider family needs and wants? Recall a recent purchase of your own or of your family. Did this purchase meet actual needs of the family or did it satisfy a family want? For example, a bed for a new family member vs. a color TV. Can the same item or purchase satisfy a need in one family and a want in another family? Give examples.
c. Comparison of expenses and income	Make a list of the steps in establishing a spending plan. Discuss the need for identification of income and expenses in financial planning. View Teaching Aid 49 and discuss the differences between fixed and flexible expenses. Use Teaching Aid 50 as a sample form for use in identifying family income. [NOTE TO TEACHER: Develop a case study or a choice of case studies that provide(s) information for students to use in filling in the boxes on these teaching aids.] Determine the steps which may be taken when a spending plan does not balance with income. How can incomes be increased if it is not possible to reduce spending? How can one determine which expenditures can be cut? Which commodities and services may be acquired through direct means rather than through use of money? Examples might include: using a self-service laundry instead of buying a washer and dryer, taking a lunch instead of eating out, or using a public library instead of buying books and periodicals.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
d. Development of a spending plan	Work in committees and survey your community to determine what salaries are paid for different jobs. Share findings with the class. Using the incomes from your community survey, develop a monthly spending plan for one of the following situations: young married couple with one spouse going to college, young married couple with a small child and the wife trying to finish high school, or single person living in an apartment trying to make car payments. What needs or wants were met during the month? Were provisions made for fixed as well as flexible expenses in relation to expected income? What priorities were established? Was the plan flexible enough to take care of emergencies? Analyze a given family's spending plan in relation to their goals. Identify ways devices such as expense records, net worth statements, and household inventories, can aid in evaluating a spending plan. What changes might they make in their spending plan next month? Why? Work in groups to make adjustments in a family's budget as various problems are posed. [NOTE TO TEACHER: Provide a family case study.] Consider the family's long-term goals and resources before reaching a decision on each problem. How does adjusting the budget compare with balancing the budget? How may income be temporarily increased without adjusting the spending plan?
e. Use of a spending plan	React to the following statement: "Checking and adjusting spending plans as they are used is essential to their success." Develop points which may need to be checked while using a spending plan. Consider the relationship of the cost of a single purchase to the total available in that category and divide the total in a category into daily or weekly sums such as lunch money. What role do spending records have in checking spending plans throughout the month and year? Brainstorm to identify reasons plans may need to be adjusted. Consider the following points: poor planning, unusual opportunities, emergencies, impulse buying, and failure to check plan as used. Use Teaching Aid 51 to keep a record of your family's income and expenditures for the next month. [NOTE TO TEACHER: Provide handouts made from this teaching aid for *home use only*. Develop a separate sample financial case study to use with this teaching aid for class discussion and evaluation.] Use the record to develop a spending plan for yourself. Use your spending plan for one month. Analyze results. Did you live within the spending plan? Were needs and wants satisfied within the spending plan? What benefit did the spending plan have for personal development in getting the most for your money?

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	Using Teaching Aid 52, work with your family to make a spending plan and keep a record of income and expenditures for a month. [NOTE TO TEACHER: Provide handouts made from this teaching aid for *home use only*. Develop a separate sample financial case study to use with this teaching aid for class discussion and evaluation.] Make adjustments as needed. Evaluate the plan at the end of the month. What value is the plan?
4. Keeping family records a. Types of records	View Teaching Aid 53 and then brainstorm to list the types of family records that should be kept. These should include income and expense records, evidences of ownership, evidences of debt and its cancellation, and all insurance policies. Other important items you may want to keep are: birth certificates, diplomas, divorce papers, health records, licenses, marriage certificate, naturalization papers, registrations, Social Security cards, and wills. Discuss the advantages of keeping orderly and adequate family records. Consider the consequences of misplacing or destroying important family records. Give examples of safe storage of family records.
b. Procedures for keeping important records	Study the home economics department's FHA/HERO records and resource materials. Relate to family needs for a well organized file of records and useful information. Consult with parents and other family members about the need for establishing a family business center. Construct a working area for family business which meets desired criteria. Establish an efficient way of storing family records. Discuss: What are family valuables? Why is it important to keep valuables in a safe place? How can the safety of these valuables increase family security? Examine the places where your family keeps its valuables. Are they safe from fire, other natural disasters, and theft? If not, what improvements can be made?
5. Buying to meet family needs a. Health	View Teaching Aid 54 on "Buying to Meet Family Needs." Work in small groups to develop a poster titled "Good Health—A Family Affair" depicting good family health and safety practices. Share with the class. Put the posters up in various places around the school. Discuss questions such as the following: How may health affect one's appearance? ability to keep a job? grades? relationships with others? What are possible health expenses of a family? How do families provide for health expenses? How can families save money on health expenses through the use of generic drugs, home health care, etc.? What community facilities help families maintain good health? Why is it important to obtain professional medical help? How does a family go about selecting a physician or dentist?

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
b. Personal enrichment	Brainstorm to identify leisure activities that develop skills or add enrichment to one's personal life such as: water skiing, playing the piano, ballet dancing, reading books and magazines, attending concerts, and attending community classes of special interest. Discuss how each activity contributes to the enrichment of the individual. Discuss questions such as: How does the family determine the percent of the family income spent on personal enrichment activities? How is this decision influenced by values and goals? What activities are free or inexpensive?
c. Education	Interview your parents to find out how much of their tax dollar goes toward public education. Why are free public schools vital to democracy? Interview a private school administrator to determine the cost of attending a private school. Compare the advantages and disadvantages of public schools vs. private schools. Share your findings with the class. Decide on some options for education after high school. Which careers require additional education or special training? Divide into groups according to interests in trade schools, business school, or college to investigate cost of obtaining further education or training and ways of financing them.
d. Leisure and entertainment	Give examples of leisure and entertainment activities that family members can do together. What do the activities a family participates in tell about the family's standards? Do a family's needs and wants influence their leisure activities? Explain. How does family income influence its choice of leisure activities? List free and inexpensive leisure activities available in your community. Debate the statement: "Leisure time is wasted time."
e. Transportation	Research transportation alternatives. Explain the costs involved in each alternative. Decide which form of transportation would best fit your family's needs and wants. Read a case study explaining a family's transportation needs and resources. Plan solutions which fit the family's budget. How would each solution affect different family members? Who should make the decisions? How would family communication affect the satisfaction each member receives?
f. Gifts	List occasions for which your family gives gifts. Write a paper answering the following questions: Why do people give gifts? How can giving gifts affect your family's budget? Do all gifts have to cost money? Bring to class examples or illustrations of gifts that are creative and inexpensive. Compile a class list. For FHA/HERO or a community activity, make gifts for a group such as underprivileged children, children in a state school, or elderly persons.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
6. Achieving financial security a. Savings	Use Teaching Aid 46 to begin a discussion on financial security. Why do individuals and families need to save? Identify reasons families may not save, such as managerial capabilities or family emergencies. View Teaching Aid 47 to find reasons why families do not reach their savings goals. Why is it important to set goals for saving? What are some of the factors that affect savings? Listen to speakers from a bank, a savings and loan association, or a credit union. What savings programs do each offer? Summarize the advantages and disadvantages of each. Construct a chart showing: various places where you can save money, rate of return, stability of value, safety of value, and the advantages and disadvantages of the different types of savings. Discuss. Decide on a suitable savings plan for the following situations: 1) Tom, a senior in high school, wants to buy new tires for his old car. 2) The Garzas are saving for a new refrigerator. 3) The Carters want to increase the size of their savings to prepare for emergencies. List ways that a consistent pattern of saving can increase individual or family security. What is the value of self-discipline in savings?
b. Insurance (life, health, possessions)	View Teaching Aid 55 on hazards to one's life and health that are present daily. What are some ways of providing protection against these hazards? Collect newspaper clippings about accidents that have happened. Distribute the clippings and suggest ways that insurance could help the families affected by the accidents. How may insurance protect against daily risks? What are the psychological advantages of having adequate insurance? Study Teaching Aid 56 which lists the types of life insurance available. Divide into groups to discuss the types of life insurance and their advantages and disadvantages. Investigate costs and length of coverage. Interview parents or other adults to learn why they have health insurance. What other types of insurance do they have? Do they have a homeowner's insurance policy? What hazards are they insured against? What protection does their health insurance provide? What information must you have before you decide how much insurance you need? Who can help you decide how much you will need?
c. Tax management	Ask a resource person from a local tax office to give information on income tax procedures and to supervise students filling out income tax forms. Discuss questions such as: What do you think of when taxes are mentioned? What are the kinds of taxes most people pay (sales, property, personal income)? View Teaching Aid 57 and discuss what benefits citizens receive as a

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	result of taxes. Do you think most people are aware of these benefits? Why?
d. Investments	Brainstorm to identify ways that money can be invested wisely. List investments that could be classified as risky. Use references to identify ways people may invest their money for future goals. Explain the three classifications of investments (yourself, durable assets, income-producing assets). What is the difference between investments and savings? What is the difference between investing and speculating? What is the difference between stocks and bonds? Should you buy a mutual fund? Find articles in periodicals on investments. Write a short review of each article. Share with the class.
e. Wills and estates	Work in groups to study resources on wills. Present a report answering the following questions: What are some things families own? Why do you need a will? Who can make a will? What does a will do? How can you make a will valid? What happens if you should die without a will? When should you make a will? Make a tour through your home and list any piece of furniture, antiques, and personal items such as jewelry, grandparent's quilt, or family photographs that you would want to give to someone special when you die. Keep the list with your family's records.
f. Social Security	Listen to a representative from the Social Security Administration office discuss the Social Security program. Participate in a question and answer session considering the following questions: What are the major provisions of the Social Security Act? How does it affect individuals and families? Why is there a need for protection against the risks of unemployment, old age, disability, and accidents? View Teaching Aid 58 and discuss the benefits provided by Social Security. Who qualifies for Social Security? When does one need to consult the local Social Security office? Interview your grandparents or other persons to find out how Social Security contributes to their financial security. Are benefits adequate for them? Why or why not? Share results with the class and analyze the general influence of Social Security on individual and family security.
g. Retirement plans	Develop a questionnaire for use in determining characteristics of retirement programs offered in various occupations. Summarize results. What types of retirement plans are available? Who contributes to each plan? How are benefits determined? Ask your parents what type of retirement plan they have. Are they comfortable with this plan? Will it provide adequately for them in their retirement?
7. Using bank services a. Checking accounts	Interview a bank officer to gain a better understanding of checking accounts, savings accounts, credit services, and other bank services. Ask the bank officer to trace the routing of a

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	check from the time it is written until it is returned in the monthly bank statement. Summarize. Report to the class.
	Use Teaching Aid 59 and practice filling out a check and check record. Identify each component of the check. Discuss different types of endorsements and the proper time for use of each. Explain, step-by-step, how to reconcile a bank statement. Practice reconciling a bank statement.
b. Savings accounts	Research savings accounts using several different sources. What types of savings accounts are available? What types of banks provide savings accounts? What factors influence the amount earned in interest by a savings account? How often is interest compounded in different types of savings accounts?
	Assume that you can save $100 per year all your life. In what types of savings institution will you keep your money? How safe will your money be? How quickly and easily can you get your money when you need it? How much interest will your savings earn? Figure the simple interest and the interest on interest. What effect does interest have on the accumulation of savings? Contrast a low interest rate with a higher rate.
c. Loans	Identify sources and types of cash loans. For what purposes may one obtain a bank loan? Obtain information from several sources regarding the amount of interest which must be paid on different types of cash loans. Compare the amount of interest paid on $1000 borrowed for one year, two years, and three years for each type of loan.
	Work in groups to research one type of loan. Visit the loan department in a bank and ask: 1) Who is eligible for that type of loan? 2) How much can be loaned? 3) Who qualifies for such a loan? Each group will report back to the class.
8. Using credit a. Sources and types of credit	Work in groups to answer the following questions: What is credit? Why do families use credit? Where can one go to borrow money? What types of credit are available from each of the sources? What effect does one's credit rating have on his or her ability to borrow money? Discuss the role of consumer credit in helping individuals and families maintain a satisfying life style. What may be general advantages or disadvantages of using credit?
	Identify and categorize the different types and sources of credit widely available to consumers. Include the following: merchandise or sales credit which includes charge accounts (30-day or revolving) and installment purchases; cash loans from banks, credit unions, life insurance policies (provided policy has earned cash value), consumer finance companies, pawn shops, and illegal lenders or loan sharks.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	Visit stores to find out what type(s) of credit they offer. Contrast a regular charge account with a revolving account; contrast a revolving account with an installment plan. List advantages and disadvantages of each. Indicate circumstances under which installment credit may be used. What is a credit card? What are the types of credit cards? What is an advantage of a credit card? What is a possible hazard of credit card use? What are points to remember when carrying credit cards? What happens if a credit card is lost? Summarize discussions and relate to wise use of installment credit.
b. Credit costs	Examine the yellow pages in the telephone book to determine the types and number of lending agencies in your community. Study references to answer the following questions: How do costs of credit from the various credit sources differ? Which is most expensive? What factors determine credit costs?
	Work in pairs on a consumer credit project to investigate one place that loans money to people. Study the following: type of credit source, term of loan, credit rating required, security required, cost of credit, advantages and disadvantages of lending source, and criteria unique to lending source. Compare findings with classmates. Of the lending sources studied, which one would you select if you had to borrow money? Why?
c. Guidelines for use of credit	Work in small groups to write guidelines for the wise use of credit. Expand list to include guidelines one should consider when participating in a credit agreement or contract.
	Explain the procedure a person or family must follow to determine how much credit can be managed in addition to the present use of money. Present guidelines to class through role plays and skits.
	Work in groups to make "caution signs" which you think a prospective installment buyer should observe. Use the signs for a bulletin board, mobile, or display case. Write your philosophy regarding the use of credit.
d. Effects of using credit	Brainstorm to identify characteristics that make a good credit risk such as: paying bills on time, not overextending credit, and having a reliable income. What factors does a creditor consider before making a loan? What is the relationship of cost of credit to being a good credit risk?
	Read a case study involving a family's use of credit. Study their list of income and expenses. Determine the possible effects of their using credit for a major purchase. How much more would the purchase be than if the family paid cash? What purchases may have to be eliminated or postponed? What would happen to their ability to pay if the main wage earner had an accident and could not work? What effect would several credit purchases

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	have on the family's buying power? What would happen if they overextend their credit? Analyze possible ways of alleviating their financial crisis. What community resources may be available to a family with financial problems? What credit laws protect families and individuals?
9. Accepting consumer responsibilities a. Using consumer rights and responsibilities	Develop a list of responsibilities of the consumer. Draw conclusions about the relationship between rights and responsibilities. Write a case study depicting a consumer exercising her or his rights in the marketplace. What responsibilities must this consumer accept to exercise these rights? Prepare and present a program to inform consumers of their rights and responsibilities.
b. Understanding laws and agencies serving the consumer	Debate the need for consumer protection by government agencies. Point out problems involved in enforcing laws and the necessity of consumer cooperation. Discuss the main points of current consumer protection laws. During which time period was the most done for the consumer through consumer legislation? Why do you think this happened? What do you predict for the next 10-year period?
	Secure information about the Fair Packaging and Labeling Act and the Truth-in-Lending Act. Report information to the class giving background, reasons for the acts, and the strengths and weaknesses of each.
	Work in pairs to investigate the government agencies that provide protection for the consumer. Research their backgrounds, reasons for formation, aims, functions, responsibilities, and publications. Present the material to the class. Discuss the following questions: What federal agencies operate in your community? In what ways do they protect the consumer? Would the services provided by these agencies be supplied by anyone else if the agencies were not in existence? What might be the result if these services were not supplied? Watch for and clip newspaper or magazine articles about the activities of various government agencies. Discuss articles and analyze ways in which these activities affect the consumer.
c. Coping with fraud, deception, and quackery	Divide into groups and investigate one of the following schemes: sending unordered merchandise, telephone solicitations, packaging deceptions, mail fraud, "free" items, or contests. Compare the sales approach of the various schemes. Are there similarities in approaches such as: get-rich-quick promises, decide now or never, claims that goods cannot be bought in a store, "lifetime guarantee," and discount prices? Draw conclusions.
	Prepare guidelines for protecting oneself from fraudulent and deceptive schemes and from health quackary. Include such points as: deal with honest servicepeople; read contracts *before* signing; beware of scare approaches, offers of free goods, etc. Report dishonest practices to local Better Business Bureau.

CONCEPTS	LEARNING AND EVAULATION EXPERIENCES
	Discuss aid for cases of possible fraud, deception, or quackery. Listen to representatives from local Better Business Bureau, Chamber of Commerce, Legal Aid Society, and the Postal Service discuss action consumers can take in these situations.

COMPETENCY: *Ability to analyze career and job opportunities*

SUB-COMPETENCIES: *Outline procedures for starting a business related to home management.*

Demonstrate an understanding of business procedures.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
D. Career and Job Opportunities 1. Starting a business related to home management a. Types of businesses	Brainstorm to identify types of home management related businesses an entrepreneur might consider. Examples might include: personal shopper, house sitting service, plant care service, home or institutional cleaning or maintenance service, etc. Compile a class list. List factors that should be considered before establishing a new business related to home management. How will characteristics of the community such as average income, standard of living, and cultural aspects affect the success of a business? Interview owners of businesses related to home management such as carpet cleaning services, janitorial services, etc. Determine the procedures they followed in establishing their businesses. Read articles in current periodicals related to establishing small businesses that operate out of the home. Check with your city zoning department to find out what regulations apply to operating a business from a home or residence. Contact the Small Business Administration for information on setting up small businesses. Summarize the information and report to the class. Interview a loan officer at a local bank to determine how people finance starting their own business. What kinds of collateral are required? What are the available interest rates?
b. Surveying the community to determine need	Define the term *entreprenuer*. Have you ever been an entrepreneur? Have you provided or started a baby-sitting service or a band? Were you successful? What did you charge for your services? Have you considered having your own business as an adult? What are some advantages and disadvantages of owning your own business? Conduct a "yellow page" search to determine how many businesses in the community are related to home management. Brainstorm in groups for ideas on the needs of the community. Consider the size, the economy, and the number of established businesses related to home management. Prepare a class list of "possible businesses" in your community. Select three of the possible businesses from the list prepared by the class. Develop a questionnaire to be used to determine the

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	reaction of the community to the proposed businesses. Distribute the questionnaire to groups of people that would be consumers. Tally the results and predict the success or failure of the proposed businesses.
2. Procedures a. Labor laws and regulations	Use references and guidebooks to identify the procedures for starting a business. What factors affect the location of the business? Will a license be required? If so, how and where may the license be obtained? How will Social Security taxes affect the establishment? Where may an entrepreneur obtain information and assistance with sales taxes and other business taxes?
	Make a list of terms relating to government laws and regulations concerning business operations. Include terms such as *Social Security number, W-4 form, W-4E form, W-2 form, work permit, fringe benefits, workmen's compensation, severance pay, collective bargaining, labor unions, civil service*, and *job termination*. Define and discuss each term in class.
	Listen to a representative from a local employment office or the state labor department discuss labor laws and regulations in your state. Do laws in your state differ from laws in other states? Why?
b. Business procedures	Listen to a business owner discuss the systems and records necessary to keep track of a business' revenues, expenditures, inventory, payroll, payroll deductions, and taxes. Ask why it is important to develop a complete record keeping system for both day-to-day and long-range documentation of the business' operations. Which business records tell the entrepreneur what items to restock? How can the worth of the inventory be determined? Is it important to know the amount of accounts receivable? How is business decline or growth determined?
	Develop a list of sources of information and names of professionals that could provide assistance in setting up a new business. Examples include: lawyers, contractors, realtors, bankers, accountants, employment agencies, Small Business Administration, Retail Merchants' Association, etc.
	Assemble a display of forms and records which would be used in operating a business. Discuss the items displayed and be able to identify the purpose of each.
	Make copies of sample forms obtained for the display. Use sample figures for practice in completing balance sheets, profit and loss statements, and breakeven analyses.
3. Facilities and equipment	Visit two or more businesses related to home management. Make a list of the types of equipment and facilities they have. Ask the manager or owner of each business to explain the equipment used and whether or not it is essential. Ask how

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	often equipment needs replacing or repairing? Are maintenance contracts necessary? Ask who the suppliers are and note their addresses. Obtain catalogs for the class library from equipment manufacturers along with price lists. Estimate the cost of essential equipment for starting an assigned type of business. Could costs be lowered by starting with used equipment? If possible, compare costs of used and new equipment. Estimate the amount of space that would be required for different types of businesses related to home management. Consider the number of employees, office requirements, storage for inventory and supplies, transportation needs, etc.
4. Customer contacts	Discuss in class ways a business can foster good public relations with customers. Develop a set of guidelines based on your class discussion. Examples might include: 1) Greet customers promptly and pleasantly. 2) If you are busy, say "I'll be with you soon" in a friendly manner. 3) Wait on customers in the order they enter the establishment. 4) Be prepared to answer questions about products or services. 5) Thank customers and invite them back. Brainstorm to identify advertising methods that can be used to make customer contacts. Discuss the advantages and disadvantages of each method. Include methods such as word-of-mouth, direct mailings, newspaper, radio and TV spots, posters in public places, etc. View promotional advertising for home management related businesses on TV. To what audience is the advertising designed to appeal? Do you think the ads could be improved? How? Locate several ads for businesses related to home management in your local newspaper. Analyze the ads to determine whether they are appealing and eye-catching. Outline the good and bad impressions you formed about the businesses from reading the ads. Are these ads examples of good public relations techniques? Explain your ideas to the class.

SEMESTER COURSE

SEMESTER COURSE
HOME MANAGEMENT AND CONSUMER EDUCATION

COMPETENCY: *Ability to use management to achieve individual and family goals*

SUB-COMPETENCIES: *Identify the meaning and purposes of management.*

Identify and use human and material resources.

Develop personal and family priorities.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
I. Using Management to Achieve Individual and Family Goals A. The meaning and purposes of management	Write down as many ideas as you can that define "management." Discuss and share ideas in class. Compose a general definition of "management" from the shared ideas. Check against the dictionary definition. Discuss in class the following statements: "Management is an end in itself." "Management occurs in every home—only the amount and quality vary." "Some people are 'born managers'." "Management is using what you have to get what you want." Which statements are true? Which are false? Explain why. Study references and other resources to gain a better understanding of management and related terms such as planning, evaluation, resources, goals, decision making, priorities, and needs and wants. Use the words or terms you have learned to create a word game related to management. Exchange games with a classmate and work out the answers. [NOTE TO TEACHER: This experience is intended as an outside assignment. If puzzles or word games are worked in class, a time limit should be set.] Discuss in class the purposes of management. Show how the purposes of management may be similar or different for individuals, families, or businesses. Consider the following list of characteristics which are desirable in an effective manager: observation, initiative, promptness, dependability, adaptability, perseverance, cooperativeness, judgment, tact, enthusiasm, poise, objectivity, and a sense of humor. Which of these characteristics do you possess? Which do you need to develop? Can you think of additional characteristics which would lead to effectiveness in home management? Discuss your ideas in class. Develop and present mini-skits or role plays which illustrate the meaning and purposes of home management. Following the presentations, analyze each situation that was presented and decide if the management skills could be improved.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	Interview persons of different ages to learn whether they feel successful and happy. Do they feel successful in their ability to manage their personal affairs? What managerial hints would they share? Compile results. Discuss the relationship between managerial ability and personal success and happiness.
	Work in groups to identify ways management can contribute to personal enrichment in an aspect of living such as recreation or travel. How does management of time, energy, and money contribute to personal enrichment?
	Volunteer to give a book review for FHA/HERO. Read and report on a book or article that illustrates the effects of management on personal success and happiness. Discuss.
B. Identifying and using human and material resources	Study references and other resources on home management and determine the different types of human and material resources that are available. Discuss the readings in class and develop a list of human and material resources.
	Brainstorm to identify resources available to the family in each stage of the life cycle. During which stage are the resources of time, energy, money, and skill likely to be most plentiful? least plentiful? How would resource availability affect the family in the beginning, expanding, and contracting stages? View Teaching Aid 60 on the "Family Life Cycle" for additional discussion ideas.
	Discuss the resources that would most likely be limited to persons such as a high school boy in a wheelchair, a working wife and mother, a retired couple, a one-parent family, or an adult with only three or four years of schooling.
	View Teaching Aid 61 on "Human Resources." Discuss the following questions: How could knowledge help a family save money? How could knowledge help a family save time and energy? What resources might be used to conserve human energy? How can the energy of children in the family be utilized? What skills might help a family save money? How can time be used to acquire or increase other resources? What resources might be used instead of time when time is limited?
	Write a paper describing a situation in which you feel you did not make wise use of your resources. Suggest ways that you might make better use of resources if the same situation occurs again.
	Develop a bulletin board on "Material Resources." Teaching Aid 62 may be used for ideas. When the bulletin board is in place, discuss in class the role of purchasing power in obtaining material resources. What other ways can families use to obtain

material resources or services? Examples: bartering, baby-sitting exchanges, clothing exchanges, etc.

View and discuss Teaching Aid 63 on fixed and flexible expenses. Does your family have any fixed expenses that do not appear on the sheet? any flexible expenses? Develop a personal list of fixed and flexible expenses that you have at the present time. Do teens usually have fixed expenses? Discuss.

Keep a record of your income and expenditures for the next month to use in developing a spending plan for yourself. Use the plan for one month. Analyze results. Did you live within the spending plan? Were you satisfied with the plan? Did you think the plan helped you get the most value from your money?

Determine the alternatives available if a spending plan does not balance with the income. Would it be possible to increase income? Would it be more practical to decrease spending? List some ways that flexible expenses may be adjusted. Can fixed expenses be changed? Give some examples.

Survey your community to identify resources or services that are available to individuals and families at little or no cost. These resources may be classified as community or environmental. Examples: bookmobiles, parks, playgrounds, etc.

Invite leaders from several community agencies to present a symposium for the class. Ask them to discuss the services they provide, the population they serve, whether or not they use volunteers, and how the agency is financed. Develop a list of services available in your community.

Interview people you know to determine their involvement in community services. Examples might include soccer and Little League coaches, persons who deliver meals to elderly or handicapped recipients, volunteers at local hospitals, etc. Is there a need for more volunteers? In what activities can teens be especially helpful?

Complete the following statement: "I never can find time to . . . ." Is the task you mentioned in the statement something you need to do or want to do? What are some things that you like to spend your time doing? What keeps you from spending time this way? What are the general categories into which your time is divided? Do you see a reason for managing your time in order to accomplish this task?

Develop a questionnaire to interview men and women representing different stages in the family life cycle to identify demands on time during the different stages. Include questions such as: What are the most time-consuming aspects of your weekly routine? How are homemaking responsibilities divided

among members of your family? Which home tasks do you like best? least? Why? In what outside activities do you participate regularly? How much time do you spend in these activities? Discuss the results of the interviews in class. Prepare a chart demonstrating common demands on time during each stage of the family life cycle.

Invite some student leaders who are involved in many school activities to speak to the class on how they manage their time. Ask how they divide their time for study, school activities, social life, and family activities. What techniques for managing time effectively do they use? Can you use the same techniques? Make a time plan that would enable you to manage your time more effectively. Follow the plan for three days.

Evaluate the effectiveness of the time plan you used. Did you accomplish each task? How well did you estimate your time? Did you allow too much or too little time? Did you follow the plan most of the time? Why? Can you reschedule the tasks that were not accomplished? How could time spent on some tasks be shortened? Did you interweave periods of heavy activity with periods of rest, leisure, or light activity? Do you feel that you will be able to develop a more workable plan now that you have had some experience?

Discuss physical energy as a resource. Do some people have more energy than others? Is physical energy related to psychological factors? How? Give examples of activities that require a lot of physical energy but do not make you feel tired. Name examples of other activities that may not require as much physical energy but are more tiring. Explain what makes the difference.

Study resources and determine the difference between physical and psychological fatigue. How can each type of fatigue be avoided? How may one's attitude toward work produce fatigue? What kind of fatigue would this be?

Read an article in a current magazine on stress and its prevention. Report to the class on the article.

Define the phrase "work simplification." Find current magazine articles on work simplification techniques for homemaking tasks. Read the articles and report to the class. Or read *Cheaper By the Dozen* by Frank B. Gilbreth and Ernestine G. Carey. Report to the class the work simplification methods implemented by Mr. Gilbreth in his home while raising 12 children.

Analyze a task that is your responsibility at home. Can you think of ways to simplify it to save energy? Would the task require less energy if tools, work place, or equipment were

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	changed? Should the task be done more or less frequently to save energy? Share your ideas with the class. Analyze the resource options that might be used in the following situation: a child in the family needs a costume for a school play. The family can: buy or rent a costume, make a costume, adapt and/or alter another costume, or ask a neighbor who sews to make the costume in return for baby-sitting time. Name the resources that would be required in each of the alternate solutions. Can you think of other options which could be used to provide the costume?
C. Establishing personal and family priorities 1. Needs and wants	Study references and other resources to determine the difference between needs and wants. Needs are often defined as the necessities of life and wants are the desires of life. Would you agree or disagree with that definition based on your readings? Discuss how needs and wants are sometimes tied to each other. Examples: you need transportation and you want a new car; you need a place to live and you prefer an apartment of your own; or you need food for dinner and you want a steak. Write a list of 20 items that you need or want. Review the list and decide which are really needs (necessities) and which are wants (desires). Rewrite the list, organizing it into two columns titled "Needs and Wants." Which column is the longest? Which items should take priority over the others if funds are not available for everything? Brainstorm to identify factors which influence a family's needs and wants such as family size, composition, stage in the family life cycle, income, social status, and goals. Discuss ways that families can establish priorities from the various needs and wants of each family member. View pictures of families of various sizes and compositions that represent different stages of the life cycle. Select one family and develop a case study which includes the life cycle stage the family is in, needs and wants indicated by the stage, and priorities for their needs and wants. Compare your list of needs and wants to those of classmates. How do the case studies differ in needs and wants for the various stages of the life cycle? Are the priorities similar or different?
2. Philosophy of life	Discuss how families determine their values and philosophies of what is important in their lives. Can you identify some values that are important to your own family? Relate experiences from the past that may have influenced your family's philosophy of life. List 10 values which are important to you. Number them from most important to least important. Are any of your personal

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	values different from those of your family? If so, how and why do you think these different values developed? Compare your list and rankings of values with those written by classmates. Note differences. [NOTE TO TEACHER: Values and philosophies are very personal and may vary greatly. No student should be made to feel that her or his values are wrong. Emphasize that all individuals have values that are "right" for them. Also point out that values and philosophies do sometimes change over a lifetime.]
	Develop a class list of values generally attributed to Americans. Are these values the same as your personal values? Discuss how some of your own values may be in conflict with each other. How can these conflicting values be resolved?
3. Short- and long-term goals	Study resources to find definitions of "goals." How are goals related to management? How do goals differ from needs and wants?
	View Teaching Aid 64 titled "Goals." Discuss the differences between short-term and long-term goals. Study references to find information about the length of time usually defined by short-term goals and long-term goals.
	Use Teaching Aid 65 as a handout. Develop a list of personal goals for your own use. You may wish to refer back to the list of needs and wants that you prioritized earlier. How many short-term goals do you have? How many long-term goals? After developing your own list of goals you may wish to sit down with your family and draw up a list of family goals. How does the family list of goals affect your personal goals?
	Discuss in class the following statement: "When resources, especially time, energy, and money, are used for one purpose or goal, they are not available for another purpose or goal." Do you agree or disagree with the statement. Why?
	Select one of the goals that you would like very much to achieve from the list of short-term goals prepared earlier. Compile a list of things you would have to give up in order to achieve the goal within a reasonable length of time. Share your goal and its costs (what you are giving up to achieve it) with the class.
4. Standards	Study resources and references to define the term "standards" as it applies in home management. Discuss the fact that standards may vary depending upon circumstances and from person to person. Give examples.
	Compare your standards for keeping your room clean with those of your parents. How do they differ? Which of you has the highest standards? Which has the lowest? How do you compromise on differences?

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	Determine situations in which one's standards may vary. Example: If you have all day to clean the house, you may remove each item from all the end tables, dust or clean the items, polish the table and replace the items. However, if a friend calls and wants you to go shopping in two hours, you may use a dust cloth and just dust around the items on the table. Or if you look out the window and see company arriving before you have time to dust, you might just dim the lights and hope they don't notice the dust on the tables. Give other examples where the situation may alter the standard. Discuss the advantages of being flexible rather than rigid.
5. Life style	Study references to define life style, standard of living, and level of living. Distinguish between the three. Analyze the life style of a family in a novel or a family television program. Would you like to have a similar life style or would you make some changes? Explain the things you would change and give reasons. Discuss ways life styles have changed during the history of the United States. What are the current life styles of families you know? How do you think life styles will change as we advance in technology? Discuss how one's standards relate to life style. How does management affect the attainment of a desired life style?

COMPETENCY: *Ability to use the management process*

SUB-COMPETENCIES:

Identify various types of decisions.

Apply the steps in decision making.

Implement the management process.

Analyze managerial procedures.

Describe factors affecting decisions and management.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
II. The Management Process A. Types of decisions	Define *decision*. How many decisions do you make in one day? Are some decisions more important and more difficult than others? Discuss in class the decisions that you have made since awaking this morning. Did you need information before making the decisions? React to the following statement: "Think before you act." Has there ever been a time when you wished you had remembered this statement? Explain. Would your decision to act have been the same if you had thought more about it ahead of time? Explain. Study references and other resources to find information on the three types of decisions which most often need to be made. Include economic decisions, technical decisions, and social decisions. What kinds of information are needed to make each of these types of decisions? Discuss. Discuss in class the effect of economic decisions on resources such as money, time, energy, and natural resources. Are these resources limited? Do choices about these resources tend to be "either-or" choices? Are these resources somewhat interchangeable? Should economic decisions affecting resources be deliberate or snap decisions? Should long-term costs for upkeep be considered along with purchase price when purchasing durable goods? Think about a technical decision you have made recently. Share with the class how the information used in making the decision was obtained. Are you satisfied with the choice you made? Find current newspaper and magazine articles which are related to computerized information and emerging trends in the computer information field. Report to the class. Discuss how these new trends in information collection, storage, and use may influence technical decisions in the future. Project some decisions that you will make in the next two weeks that are social in nature (having to do with people and

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	beliefs regarding what is important in life). This category of decision is considered to be more difficult to make than economic or technical decisions. Do you agree or disagree with the preceding statement? Why?
1. Major and minor decisions	Make a list of decisions you have made in the past week. Classify each decision as major or minor. (A decision is major if it requires further decisions. For example, a decision to attend college or to get married requires other satellite decisions such as where to live, where to work, etc.) Prepare a list of major decisions that you will likely make in the next year. When the list is completed, begin to gather information which will help make these major decisions. Did making the list of major decisions involve any decision making within itself? Discuss. Who may influence your decisions? Discuss in class the minor decisions that are made daily. Examples: where to eat lunch, what movie to see, etc. Is this type of decision difficult to make? Do other people need to be consulted? Does information need to be gathered?
2. Habitual decisions	Name some tasks that are performed by habit or almost automatically such as brushing your teeth, taking a shower, eating, etc. What are the advantages and disadvantages of performing tasks habitually? Discuss the following statement: "Habitual choices are not true decisions." Some experts regard habitual decisions as resources which free time to be used in making fresh decisions. Do you agree or disagree? Why? Try to estimate the amount of time that is saved daily by the use of habitual decisions. Begin with the alarm sounding in the morning. A decision is then made on whether to get up immediately, sleep 5-10 minutes longer, or stay in bed. If this decision is really made consciously, will the person be able to go back to sleep? Progress on through the routine of a day's activities and try to estimate the amount of time saved by habitual decisions. Discuss in class the totals estimated by each classmate. Project what your day would be like without the benefits of habitual decisions.
3. Interrelatedness of decisions	Cite examples to illustrate the interrelatedness of decisions. View Teaching Aid 24, to get the discussion started. This teaching aid shows minor decisions evolving from a major decision. List the minor decisions which might be required following a decision to attend the Junior-Senior Banquet, for example. Include: costs, transportation, time arrangements, what to wear, etc. How many minor decisions or plans will be necessary before you actually arrive at the banquet?

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	Identify the satellite decisions which have to be made after one makes the major decision to purchase a car. Examples: how to finance the purchase, whether to buy a used or new car, how much insurance will be required, gasoline mileage, etc. Explain how these decisions relate to the major decision to purchase the car.
	Review the list of major decisions you will make in the next year. You prepared this list in an earlier experience. Select one or two of those decisions and prepare a list of minor or related decisions which will need to be made in order to achieve the major decision(s). Discuss.
B. Steps in decision making	View Teaching Aid 23 on the steps in decision making. Discuss the decision making process. Study resources and references available in your classroom for information on the steps in decision making. Do all the resources agree on the number of steps needed to make a decision? Why? [NOTE TO TEACHER: Discuss FHA/HERO Impact. Point out how Impact is similar to the steps in decision making.]
	Brainstorm in class to identify some problems or decisions that seniors in high school can relate to. Divide into groups of four or five and apply the steps of decision making to one of the identified problems. Prepare a list of choices or alternatives for solving the problem. Consider and rule out the alternatives which don't seem practical or reasonable. Which alternative or solution seems best for the situation? Does the entire group agree? Have you considered the short- and long-term costs? the time and energy involved, etc.?
	Use Teaching Aid 66 and fill in the required information regarding a personal decision you have made in the past three months. Turn in for evaluation.
	Discuss the importance of evaluating the decisions you make. What is the purpose of evaluation? What effect will it have on future decisions?
C. Implementing the management process	Discuss the three steps in the management process including planning, controlling, and evaluating. How does decision making relate to each of the three management process steps? Would more decisions be required in the planning step than in the other two steps? Why?
	Write a paper on a situation which illustrates the three steps in the management process. Examples: a family outing such as a camping trip, a project for your FHA/HERO chapter, or weekend menus for the family. Describe who will be involved and how decisions will be made in the planning, controlling, and evaluating steps.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	Define *control* as it relates to putting plans into action. Does it mean the supervision of the plans? How does control differ in a family situation and a business management situation? Why is control a necessary part of management?
	Discuss control devices that are used every day in the household to aid families in management. Examples include: thermostats, speedometers, clocks, timers, etc.
	Identify controls that apply to the regulation of specific resources such as time, energy, money, skills, attitudes, knowledge, etc. Discuss. Which type of controls are more difficult to manage?
	Study a situation in which a group has made plans and carried them out. What controls were necessary to ensure that the plans would be achieved? Predict what might have been the result if no controls had been used.
	Practice supervising the carrying out of plans made by various committees in FHA/HERO. Analyze the ways that group action is successful or unsuccessful. Were you successful in controlling the resources to be used?
	Define the term *evaluation* and discuss the relationship of evaluation to the process of management. What is involved in evaluation?
	Evaluate a management problem you have solved recently. Did you make the best possible use of your resources? Were the decisions and/or plans in keeping with your beliefs? Did you achieve your goal? Did you meet the standards you had set for yourself? Write a brief report and share with the class.
	Determine how the evaluating step in the process of management can help you make decisions and plans in the future. Did any past successes or failures in the evaluation step of management assist you in making any recent plans or decisions? Why?
	Interview a number of persons of various ages to determine what they consider to be their management successes and difficulties. Ask them to identify their strengths and weaknesses. Share with the class.
	Select two or three management difficulties identified by your interviews. Use the management process to propose alternative solutions to each problem. In each situation, point out which step in the management process is the strongest and which is the weakest. How do beliefs, goals, standards, and resources influence the alternatives? Does the stage in the family life cycle also affect the alternative selected?

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
D. Managerial procedures 1. Task-centered management	Study resources and references to identify major differences in task-centered management and person-centered management. Discuss in class. Describe a homemaker who emphasizes the accomplishment of tasks more than the development of family members. Examples might be a parent who will not allow the children to learn to cook because they might "mess up" the kitchen or a parent who does not permit children to use the sewing machine because they might break the machine or hurt themselves. Discuss the effects of this type of management on family relationships. Relate experiences you have had with over-efficient or perfectionist managers. What was your reaction? Do you recognize any of the following characteristics? The manager: 1) Says, "It is easier to do it myself." 2) Expects more than you are able to do in a reasonable time. 3) Sets unnecessarily high standards for cleanliness. 4) Overloads other members to allow one member to assume other responsibilities. 5) Tries to do more than there is time for. 6) Is overactive and wants everyone else to be the same. 7) Nags you to do all he or she planned. 8) Is domineering—gives orders instead of soliciting cooperation. 9) Stresses material aspects instead of human well-being. Develop and present in class skits or role plays showing acceptable ways to cope with an overly-efficient manager. Show that over-management negates the value of management instead of contributing to the well-being of the family.
2. Person-centered management	Brainstorm in class to identify characteristics that a person-centered manager might exhibit. Is it possible for managers to have some characteristics of both task-centered and person-centered management? Discuss. Identify ways homemakers can provide time for meeting the needs of family members and accomplish tasks as well. If the homemaker is also a wage earner, will person-centered management be more difficult? Why? Interview homemakers who are also employed full-time to find out how they manage homemaking tasks and tend to the development and satisfaction of family members. Ask how much time is devoted to homemaking tasks by family members other than the person being interviewed. How are the tasks assigned? Have any standards been changed to accommodate the development of skills by children? Report to the class. Write a paper listing the advantages and disadvantages of task-centered management and of person-centered management. Which type do you feel is the most satisfactory? Justify your conclusions.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
E. Factors affecting decisions and management 1. Cultural influences	Identify factors affecting management and decisions. Consider cultural and socioeconomic influences. How does stage in the family life cycle affect management? What role do values, goals, and standards have in management? How do resources influence management? How do family communication and interaction affect the success of management? Discuss ways cultural backgrounds affect family decisions and management. Would cultural background influence decisions about which family members are responsible for certain tasks? How would it influence priorities and goals the family has? Read and clip articles from newspapers related to current events. Discuss in class and try to determine what cultural influences led to the action or decision made. Listen as a panel of adults representing various cultural backgrounds in the community speaks to the class on how their families make management decisions. Which family member serves as the supervisor or manager? What role do the children have? Who performs the homemaking tasks? Write a paper comparing the way your family makes decisions and handles management with ways the panel members' families make decisions and handle management. Do you think the pattern of management your family now uses will be the one you use when you establish your own home? Why?
2. Socioeconomic influences	Work in small groups to identify major management problems of families at different socioeconomic levels. Report to the class. Cite situations where families have chosen to use their resources differently. Examples: One family chooses to buy a large house and furnish it tastefully; another family selects a smaller house with modest furnishings so that they can take vacations in exciting places. How may these choices affect decisions and management in other areas of family living? Give other examples. Discuss the meaning of the phrase "keeping up with the Joneses." Do you think friends and peers influence your own needs and wants? Give examples. Discuss questions such as: How may one's needs and wants affect management decisions? What special needs may a handicapped person have which affect his or her management practices? How may needs differ between a large family and a small family? a beginning family and a middle-aged family? a family on welfare and a middle income family? How do wants vary from family to family? Draw conclusions. List on a sheet of paper something you plan to purchase in the near future, such as a coat. Identify the choices that will need

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	to be made including fabric, color, style, cost, etc. Which of these choices will be influenced by socioeconomic factors? Explain.
3. Communication and interaction	Divide into family groups and assume family roles to solve typical family problems. Present one or two solutions to the class. What methods of communication did your "family" use? What other methods could improve the "family's" communication in decision making? Is brainstorming an effective method for family communication?
	Discuss how group decision making in family situations may lead to more satisfying relationships among family members. Discuss how group decision making may lead to more satisfying relationships between family members and outsiders.
	Develop guidelines for use in making group decisions in families. Will children's opinions be given the same importance or weight as those of adults? At what age will children be included in the decision making process? Who will serve as leader of the group? Study references and resources for other suggestions.
	Observe communication and interaction processes during a group meeting such as FHA/HERO. Were decisions reached effectively? What techniques were used by the group leaders to achieve the goals of the agenda? Compare the techniques used in the FHA/HERO group to the guidelines developed in the previous experience. Are the guidelines practical and likely to work for groups as well as for families?
4. Adaptation to change	Write a one page report on how the use of effective management and decision making techniques can enable families to adapt more easily to changing scientific, technological, social, and economic conditions. Hand in the paper for evaluation.
	Read predictions for change made by authorities in various fields. You can find such predictions in various periodicals and books. Discuss how the predictions of change may affect family life and managerial situations. [NOTE TO TEACHER: Predictions are often found in periodicals at the beginning of a new year.] Share with the class.
	Participate in class discussion of the following topics: What scientific and technological changes have occurred in your lifetime? Are changes occurring more rapidly now than in the past? What social changes have taken place in your lifetime? What economic developments are occurring? How have these changes affected your family's life style?

COMPETENCY: *Ability to manage family finances*

SUB-COMPETENCIES:

Identify sources of income.

Recognize variations that may be anticipated during the life cycle.

Develop family spending plans.

Recognize the importance of family records.

Indicate the role of credit in family finances.

Outline ways to achieve family security.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
III. Managing Family Finances A. Identifying sources of family income	Discuss sources of family income in class. Survey the class to determine the number of people in each family represented. How many family members in each family earn money income from either full-time or part-time work? How many families have more than one person working? Is the result of this class survey typical of families across the nation? Why? Read information about family incomes in current periodicals such as *Changing Times, Time, Newsweek,* etc. What is considered the average income for men? What is the average income for women? Is the difference in men's and women's average income increasing, decreasing, or staying about the same? Study resources in the classroom or library to find information on sources of income other than salaries and wages. Examples: social security payments to dependent children and retired people, food stamps, welfare, unemployment benefits, disability payments, etc. What are the eligibility requirements for these programs and what are the amounts currently being paid? Discuss in class the value of goods and services produced by family members. This "real" income may be difficult to assess, but it does free money to be used in the purchase of other commodities and services. Examples are food production; clothing production, care, and repair; and vegetable gardening. Name other examples and estimate their value. Study income and expenditure statistics to learn the approximate amount people engaged in different kinds of work earn. Find out how people in different parts of the United States Spend their money. [NOTE TO TEACHER: Statistics of this nature are included in U.S. Bureau of Census reports and should be available in school or city libraries.] Investigate factors that affect the amount of income different individuals earn. Also investigate factors that affect the use of this income.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
B. Variations anticipated during life cycle	Study resources to determine how earning patterns relate to life cycle patterns. At which stage in the life cycle will earnings probably be lowest? At which stage will highest earnings probably occur? Develop a poster or bulletin board illustrating the variations in earnings that can be anticipated during the life cycle. [NOTE TO TEACHER: This activity could be a small group experience, especially if posters are chosen. The posters might be judged and the winning group could develop and display their idea on the bulletin board.] Divide into groups representing the stages in the family life cycle. Write case studies describing the source, type, and relative amount of income in each stage. Point out factors that influence the allocation of family income among needs and wants. Present to class and discuss how families can adjust to these differences in income during the various stages.
C. Family spending plans 1. Reasons for planning	Brainstorm or discuss reasons for making spending plans. Cite examples where planning or the lack of planning has affected family satisfaction. How may planned spending affect each family member? How will communication and cooperation affect the family spending plan? At what age should children become involved with family spending plans? Study references and identify procedures for setting up a spending plan. Consider resources, goals, and a list of known expenses (both fixed and flexible). Are there other considerations that influence the spending plan? Investigate sources of information on making spending plans that are available in your community. Include: bank services, private financial counselors, extension service personnel, etc. Develop a list of information and assistance sources. Develop a list of advantages for using a family spending plan. Compare your list with lists developed by classmates. Compile a class list of the best advantages.
2. Developing the plan	Discuss the importance of planning finances. Study references and resources on how to develop a spending plan. Define fixed expenses and flexible expenses. Give examples of each. View Teaching Aid 67 on reasons spending plans may not work. What are the problems? How can these problems be avoided when making a spending plan? Look for examples of spending plans for families in current magazines or references. Discuss and evaluate each plan. Is the plan practical? Does it include savings? insurance? medical

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	expenses? Identify the fixed and flexible expenses. Are there any potential problem areas? What adjustments could be made? Use the three worksheet forms, Teaching Aids 49, 50, and 52, to develop a monthly spending plan for a family case study. Present your plan to the class for evaluation. [NOTE TO TEACHER: The case studies might include a young married couple with one spouse still in school, a single person sharing an apartment with two friends, a young married couple with a small child, etc. For each family, give a name, number of people in the family, ages of family members, one or two specific goals, and the amount of family income per month.] Develop guidelines and practical procedures for making a spending plan. Keep in mind that plans should be flexible for different situations in the same family and for different families. Develop a personal spending plan to be used during the year following your graduation from high school. Project what you think your income and expenses will be. Be sure to include marital and occupational status and other pertinent background information. Make use of the guidelines developed in class. Use the same handout sheets or experiment with different forms, organization, and details. Discuss why an annual plan may be more useful than a monthly plan.
3. Using and controlling the spending plan	Work in small groups with the spending plan developed for a family case study in an earlier experience. Review the plan so that all group members are familiar with it. Then draw a "problem" from a fish bowl. Determine how to adjust the spending plan to take care of the problem. Once this problem is solved draw another "problem" and solve it. Share your group's solutions with the class. Examples for problems are: an unexpected illness, an unexpected business opportunity, an unplanned pregnancy, replacement of a major appliance, an emergency car repair, one family member loses a job, a child needs braces on teeth, etc. Discuss the value of flexibility and adjustments in using and controlling spending. What might be the result if no changes could be made in a spending plan? Should spending plans be changed before a fair trial period has been completed? What would be a reasonable time for determining if the plan is working?
4. Evaluating the spending plan	Study references and other resources to determine guidelines for evaluating a spending plan. Discuss guidelines in class and make a list of the ones that seem most useful. Develop an evaluation form that could be used to assess the success of a spending plan. Include questions such as: Does it meet the needs of family members? Does it include plans for

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	emergencies? Is money available at the time the bills are due? Will the family's long-term goals be met if the plan is continued?
D. Family records 1. Types	View Teaching Aid 37 titled "Record Storage Chart." Discuss the various types of records named on the chart. Are there other types of records which families should keep on file? Which records would be important for tax purposes?
	Volunteer to set up a record storage system for your family if you do not currently have one. Share with the class ideas that you used in your storage system.
	Work in small groups to develop skits explaining the reasons for keeping adequate records. Illustrate the consequences of misplacing or destroying important family records such as: expenditure records, household inventory records, record of credit card numbers, tax reports, etc. Present the skits in class and discuss the importance of being able to find family business records quickly.
	Describe the interrrelatedness of spending plans and financial records. How would you know if the spending plan was working without a record of the spending? Do records need to be complicated? How much detail is needed? Find some examples of record keeping books or forms which might be used by families. Prepare a class exhibit.
2. Family business center	Collect ideas for keeping records and for organizing a family business center. Look through books, magazines, and other resources for suggestions.
	View Teaching Aid 38 titled "Components of a Study Center." Could this arrangement serve as a family business center? Would anything need to be relocated? Would anything need to be added? The answers to the word search puzzle are on Teaching Aid 38-A.
	Brainstorm for low cost ideas for establishing a record keeping system. What other equipment or furnishings would be essential for a comfortable work place? See Teaching Aid 68 for other ideas.
	Read articles in current periodicals regarding keeping family business records on computers. Check advertisements in local newspapers for prices of home computers. Is the cost of computers likely to increase or decrease in the next five years? Why? Observe a demonstration or practice using a computer for managing family business records.
3. Safety of valuables	Identify ways to keep permanent family and financial records safe. Where should these records be stored? Should there be more than one copy?

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	Visit a local bank to learn about safety deposit boxes. What can be stored in the boxes? What is the rental fee? What sizes are available? Which records would be best stored in a safety deposit box?
E. Credit 1. Comparison of types and sources	Study references and define the following: sales credit–installment plans, charge accounts, layaways, credit cards; cash credit–personal loans, mortgages; service credit–utilities, repair bills, doctor bills, and hospital bills. Identify other examples of the three types of credit. Which type of credit is easiest to obtain? Which is most difficult?
	View Teaching Aid 42 on sources of credit. Discuss each source and determine the current interest rate charged. Which source has the lowest interest rate? Which has the highest interest rate?
	Practice figuring interest rates for credit by completing the following exercise. Pretend that you are going to buy a used car for $1,750. Find out what the interest charges would be from the dealer, a bank, a credit union, and a finance company on a two year loan repayment. Would it make any difference where you borrow the money to buy the car? How much? What other charges in addition to interest may be added?
2. Acquisition	Study resources to find out how people establish a good credit rating. Explain how the three measures related to character, capacity, and capital are used by lenders in determining whether or not to give credit.
	Discuss why it is important to have a good credit rating. Should a wife have credit in her own name? Why?
	Discuss the effects of using credit in relation to overall financial plans in family money management. How can a family determine its credit capacity? How much credit is too much?
	Obtain sample credit applications from local stores and practice filling them out in class. What kinds of information are required? Would your credit application be approved? Why?
	Study resources and references on the rights and responsibilities of credit users and creditors. What consumer protection legislation affects credit purchases?
	Look at several sales contracts and read the information contained in each. How do they differ? Why is it important to read a contract before signing it?
	View and discuss Teaching Aid 69, "Before You Sign–Check." Are there any other tips that should be included?

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
3. Advantages and disadvantages	Brainstorm to list advantages and disadvantages of using credit. Using your list, determine whether or not you think a given family should use credit in a particular situation. What alternatives does the family have? What may be the outcomes? Case studies regarding credit use are included in Teaching Aid 70. Discuss problems that may be caused by overextending credit. How will family relationships be affected? Look for articles in current magazines about dealing with family financial problems caused by excessive use of credit. Review an article for class. Did the families use a financial counselor? Who is qualified to give this type of counseling?
F. Family security 1. Savings	Discuss reasons for reserving a small part of present family income for future use. Why are some families successful at savings and others feel they cannot save? Does having specific goals established help motivate saving? Study resources for information on the different types of savings accounts available. Are savings accounts only available at banks? What are the current rates of interest being paid on savings accounts? Is the interest money taxable at the end of the year? Listen to a panel of speakers representing a bank, a credit union, and a savings and loan association explain their savings plans. Discuss advantages and disadvantages of each. Work in committees to study U.S. government savings bonds, Series E and H, as a means for saving. Report to the class. Develop guidelines for selecting a savings plan. Include questions such as: How safe will the money be? Can you get the money quickly and easily if you need it? How much interest will the money earn? What goal do you wish to accomplish with the savings? Can you subtract this amount as a fixed expense from the income before other spending occurs? Include other guides that will encourage saving money. Select a suitable savings plan for persons in each of the following situations: • Mary, a high school senior, is saving her allowance for a new outfit. She wants to get the clothes in six weeks. • John is saving money for his retirement in ten years. • The Browns want to keep a small savings account for emergencies. • The Garcias want to save money to buy Christmas presents. • Jerry, a high school freshman, is saving to attend technical school to study auto repair. Give reasons for the savings plan you would recommend in each of the above situations.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	Discuss the amount of money a family should have in an emergency fund or savings account. Some experts recommend an amount equal to six month's income. How long would it take a family to save that much?
	Conduct a telephone survey of the banks in your community to find out which ones offer checking accounts that pay interest on the balance in the account. What rate of interest is being paid? Is there a minimum amount of balance that must be maintained? How does this type account compare to a regular savings account?
	Determine a specific goal that you have that will require saving money. Which type of savings plan will meet your needs?
2. Insurance	Define insurance. Study resources and references to identify the many kinds and types of insurance available for various needs.
	Determine the role of insurance in providing family security. Discuss insurance needs in relation to the family life cycle. During which stage are insurance needs the greatest? What are the psychological advantages of having insurance?
	Study resources to find information on the three classes of insurance: 1) life insurance, 2) accident and health insurance, and 3) property and liability insurance. Work in groups to develop charts of basic information related to one of the three classes of insurance described above. The charts may need to include definitions of terms used with that class of insurance.
	Invite an independent insurance agent to present information regarding the minimum amounts and types of insurance families need during the various stages of the life cycle. Ask for information on the cost of the minimum coverage recommendations at the different stages. If all types can not be obtained, which should be purchased first? Are any types required by law? At what ages are rates lower in life insurance and auto insurance?
	Examine some insurance policies. Can you read and interpret the meaning of the policies? If you have questions, discuss them in class. How important is it to understand the coverage provided by insurance policies? How will you file a claim, if necessary? Is there a deductible amount?
	Project your own insurance needs for the year following graduation from high school. Use information gained in class to estimate what insurance you may need to purchase and what the costs may be.
3. Investments	Study resources for information on investments that are available. Determine the difference between stocks and bonds. How many kinds of bonds are available? Which investment is the most

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	risky, stocks or bonds? What is the difference in growth stocks and speculative stocks? What are blue chip stocks?
	Listen to an investment counselor or broker explain the services provided by his or her employer. Find out how much money is required to become an investor. Ask questions about IRAs, money-market funds, and Treasury bills. What is the average age of investors in stocks and bonds? What earnings are being paid on the various types of investments?
	Listen to a realtor explain property investments. What are the advantages of owning homes, apartments, office buildings, and/or small business buildings? How much capital is required for a beginning investment in real estate? Can investments in real estate be made with a group?
	Discuss in class the risk factors involved in investing. Should families invest only after they have an adequate emergency fund and insurance coverage? Why?
	Participate in an investment game in class. Each person pretends to have $2,500 to invest. On the beginning day, each student selects one or more stocks to "purchase." Once a week the stock market report is reviewed to see if the stock is gaining or losing. Students keep their own records of numbers of shares, names of companies, and price per share on purchase date and review dates. Also record if you decide to sell one stock and buy another. At the end of four weeks, total your assets to see if you made money or lost money.
4. Taxes	Identify benefits families receive from paying local, state, and federal taxes. Include parks, roads, defense, safety standards, education, welfare, Medicare, etc. Add all other benefits you can identify. Is the list very long?
	Interview a representative from the city or county tax office concerning the benefits families receive from local taxes. Is the money used for county road improvements, hospitals, libraries, etc.? Can you identify any benefit your family receives from local taxes?
	Study references and other resources to find definitions of the following terms: progressive and regressive taxes, direct and indirect taxes, income taxes, sales taxes, property taxes, and excise taxes. Compare and discuss the definitions you found in class.
	Discuss records a family must keep for tax purposes. Study tax forms and develop a list of records that should be on file. Develop a system that will make finding and using these records easier. Share ideas in class.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	Find out how your state spends its tax dollars. What proportion is used to support public education? welfare? health? How are states supplementing tax dollars? What are new trends in state funding in California and Colorado? How will Texas supplement tax dollars in the future to afford increases in the cost of public education?
	Identify ways consumers can aid in keeping tax rates at a minimum. Include such ideas as prevention of littering and vandalism of public buildings, schools, and parks. Make posters illustrating your ideas. Obtain permission to display the posters in a mall, shopping center, or local stores.
5. Wills and estate planning	Listen to a lawyer explain the state laws regarding wills. What happens to property if the owner dies leaving no will? Who raisies children if parents die leaving no will? What does it cost to have a will drawn up? Where should it be kept? How often should it be reviewed? How are wills probated? What does the probate process cost? Is a do-it-yourself will legal?
	Examine some sample copies of wills. Are they easy to understand? Look up definitions of terms that are not familiar to you.
	Listen to an accountant, banker, or financial counselor explain different methods of estate planning. What is an estate? Who should be concerned with estate planning? How are estates disposed of? What is the role of a will in estate planning? What tax rate is imposed on estates? How much is exempt from estate taxes? What is a trust? How does it compare to an estate?
6. Social Security and other retirement programs	Identify the contributions made to family financial security by Social Security, Medicare, and Medicaid. Do you have a member of your family who is receiving benefits from any of these programs? If so, interview them to see what problems they have had and how successful they think the system is. Report to the class.
	Obtain booklets from the Social Security office or representative in your area. Study the booklets for details of how the programs operate. Who is eligible? Who can receive benefits? How much is deducted from paychecks to finance the program? When was the rate increased last? When will it be increased again?
	Work in groups to find more information on the specific programs of Social Security, Medicare, and Medicaid. Report your findings to the class.
	View Teaching Aid 58 on "Social Security Benefits." Discuss each type of benefit named and describe the eligibility and/or age requirements for each.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	Find out how to apply for a Social Security card. Applications are available from the Social Security Administration office. If you do not have a card, fill out the application and send it in. The number which is assigned to you will be valuable as identification in the future.
	Read a case study, story, or play such as *A Raisin in the Sun* by Lorraine Hansberry. Evaluate the adequacy of the family's security plan. What changes would you recommend?

COMPETENCY: *Ability to use consumer skills*

SUB-COMPETENCIES:

Outline procedures for making consumer decisions.

Select appropriate shopping facilities.

Use comparison shopping techniques.

Analyze product quality.

Identify the rights and responsibilities of consumers.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
IV. Developing Consumer Skills A. Making consumer decisions	Identify a purchase you recently made. What caused you to buy it? How did you decide which model, color, style, etc., to buy? List all the reasons that may have influenced your purchase. Decide if the reasons were physiological, psychological, or social or a combination of these. Share information with the class. Examine a variety of advertisements from several sources. What consumer appeals can you identify? Are the ads directed to a particular age group or sex? Are the illustrations directly related to the product or its use? Which ads are the most appealing to you? Which ones turn you off? Discuss in class. Do the class members agree on what appeals to them? Do some ads that bother you appeal to others? Why? Are the appeals directed to your emotions, ego, or logic? Analyze the same ads to determine the amount of factual information, meaningless statements, and possible misleading statements that are used. Hand in for evaluation three ads that you have analyzed. Use different colored pens or markers to indicate the different kinds of information, giving a color code at the bottom of the ad. Or write your analysis on a separate sheet of paper and attach to the ads. Investigate the role of advertising in the United States. Find articles that give information about the amount of money used for advertising media. What influence or results does advertising have with business? with consumers? Review the steps in decision making. Discuss the gathering of information on which to base a consumer decision. What sources other than advertising influence consumers? Include in your discussion such topics as: word-of-mouth, past performance or reliability of a brand or product, availability of service, peer acceptance, consumer testing reports, etc. Contact a Better Business Bureau office and find out what their role is in regulating advertising and protecting the consumer's interests. Are there any other agencies, private or governmental, that provide similar services?

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	Discuss the potential influence of advertising. How might knowledge of advertising techniques and business practices affect your future consumer decisions and shopping behavior. Investigate several different sources of consumer information and determine their reliability. Include sources such as: magazines and books, U.S. government bulletins and publications, Extension Service information, and private company publications. How can you determine if the information is accurate and reliable? What kind of information may be obtained from each source? Develop a file of buying information for your own future use. Consult a variety of consumer references to learn practical buying guides and procedures for getting your money's worth as a consumer. Develop a list of guidelines for your consumer information file. Role play the use of consumer buying guidelines for "purchase" of the following: a bicycle, cosmetics, a hair dryer, stereo equipment, aspirin, cold tablets, toothbrush, selecting a movie, etc. Explain how the guidelines may be adjusted to your needs and to different goods and services. For example, under what conditions may it be financially sound to shop around before making a purchase? When may the cost of shopping around be more than its worth? Develop an annotated pamphlet of reliable sources for consumer information as a community service for FHA/HERO. "Sell" the importance of being an informed consumer.
B. Selecting shopping facilities	List as many types of stores or shopping facilities as you can. Share the list in class and add to your list with suggestions from classmates. Does the list include: discount stores, factory outlets, cooperatives, retail stores, trading stamp stores, speciality shops, dealerships, franchise operations, wholesale houses, etc.? How many types are available in your immediate community? Are there any types which you have never seen? Discuss the advantages and disadvantages of each type of store or shop. Identify ways that businesses encourage and direct consumer buying such as: packaging; displays; trading stamps; premiums; sales and discounts; sales personnel; music; attractive, comfortable buildings and furnishings; consultation services; other services; etc. Which of the above methods matters the most to you? Why? Survey five adults in your community to learn what determines where they shop. You may limit the questions to shopping for food, clothes, furniture, cars, etc., or ask about shopping in general. Compile the reasons given with those obtained by classmates. What determining factors were mentioned most

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	frequently? Does price or convenience seem to be one of the major influences? Do people tend to shop in more than one store for a particular type item, such as food? Do people you surveyed shop in the community where they live or do they travel to a neighboring area to shop?
	Describe how you may encourage the use of business methods which stimulate consumer buying. Give examples. How may you get business to discontinue methods that are undesirable? Give examples. Is the following statement true or false?: "When few consumers respond favorably to any selling technique, it tends to be discontinued." Why?
	Identify other ways that consumers may influence the type of advertising promotions and selling methods that are helpful to them. Discuss in class.
C. Using comparison shopping techniques	Define the term *comparison shopping*. Study references for information on this shopping technique.
	Participate in a "blind" comparison of different brands of a canned food product such as sliced peaches. Examine and evaluate the contents of each can without knowing which one is the most expensive or the least expensive. Compare a name brand, a store brand, and a generic label product if possible. Which product, A, B, or C, is the most attractive in appearance? Which one has the best flavor? Count the number of slices each can contains. After the class has voted, reveal the labels and prices. Determine the cost per serving. Was there a difference in the amount of fruit in the different cans? Which product would you prefer to buy? Would the others be acceptable in certain situations? Explain.
	Research prices for a single consumer item. A small appliance such as a hand mixer, a blender, a hair dryer, or an electric drill might be checked. Visit different stores, call the stores, or use ads to see what the range of prices is for the one item you selected. Check with a department store or hardware store, a discount store, and a trading stamp store (find out the value in dollars of one book of stamps so the price can be figured and compared). Which store quoted you the lowest price? Which had the highest price? Compare your findings with those of classmates. Discuss.
	Study references and resources for terminology related to sales, shopping, and consumers. Develop a crossword puzzle using as many of the terms as possible. Exchange with a classmate and work the puzzles to reinforce your understanding of consumer terms.
	Discuss Teaching Aid 71 on "Bargain Time." Would it be advantageous to plan family shopping based on this handout of sale information? Why?

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
D. Judging quality	Work in groups to develop some guidelines for determining quality in products you buy. Include items such as workmanship, guarantees, seals of approval, warranties, brand names, etc. Share guidelines your group developed with the class. [NOTE TO TEACHER: Each group might be assigned a different type product such as small appliances, major appliances, clothing, foods, furniture, recreation equipment, etc.]
	Study labeling laws and the agencies that regulate labeling for products such as textiles, foods, drugs, cosmetics, etc. Summarize basic labeling requirements for different products.
	Examine a display of hang tags and labels from a variety of merchandise. Which types of products have the most information? Is any essential information included that is not required?
	Study resources for information of warranties and guarantees. What is the difference in a full warranty and a limited warranty? an express warranty and an implied warranty? Review the sample guarantees on Teaching Aid 72 and determine which of the three is best and which is poorest. Which one contains only an implied warranty? Do any of the examples represent a full warranty?
	View Teaching Aid 73, "Sources of Buying Information." Summarize your understanding by explaining how each source can assist you in judging the quality of a product. Which source do you personally rely on most when planning a purchase?
E. Understanding the rights and responsibilities of consumers 1. Consumer problems	Use Teaching Aid 74, "Figured for Fraud," to initiate class discussion of fraud in the marketplace. Cite examples of the various types of consumer fraud that you or your family have experienced.
	Study references and other resources for information on specific types of fraud. Look at higher-than-advertised prices, deceptive pricing, deceptive advertising, bait-and-switch, referral schemes, unordered merchandise, fake gift certificates, mail order schemes, and door-to-door sales.
	Examine Teaching Aids 75 and 76 on deception and quackery, which are other types of consumer fraud. Can you name instances of consumer deception in your community? Quackery usually is involved with medicine, cures, or nutrition. Give examples of quackery. How can one determine fraud, deception, and quackery practices in time to avoid them? Share ideas with class.
	Listen to a guest speaker from the Better Business Bureau or the local Chamber of Commerce discuss the extent of these consumer problems in the community. Ask for information on the frequency of complaints regarding fraud, deception, or

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	quackery. What measures can be taken to lessen or prevent deceptive practices? Develop a set of guidelines for recognizing the gimmicks or techniques often used in fraudulent schemes. Examples include: unrealistic claims, "cures," etc. Discuss what action can be taken if a consumer suspects fraud, deception, or quackery. How will being alert to questionable schemes and reporting them to the proper authority help prevent other consumers from being deceived?
2. Consumer protection	Study references to identify local, state, and federal agencies that provide information or protection services for the consumer. Develop a list of the agencies and the jurisdiction or responsibility of each one. Share information with the class. View Teaching Aid 77 on basic consumer rights. Work in five groups to study one of the consumer rights in depth. Report to the class. [NOTE TO TEACHER: The information on this teaching aid would make an effective bulletin board, handout, or transparency.] Determine the role of private consumer protection organizations such as: Institute of Life Insurance, Household Finance Corporation, Better Business Bureau, Retail Merchants Association, American Bankers Association, CUNA International, American Federation of Labor, *Good Housekeeping*, American Dairy Association (Dairy Council), Consumer's Union, and *Changing Times*. What types of contributions do these organizations provide for consumers? Name other organizations that provide consumer information or services. Select a research project from the list of consumer protection legislation topics below. Look for information on the topic and give a report to the class. 1) Truth in Lending 2) Truth in Packaging 3) Food, Drug, and Cosmetic Act 4) Automobile Information Disclosure Act 5) Child Protection and Toy Safety Act 6) Federal Hazardous Substances Labeling Act 7) Textile Fiber Products Identification Act 8) Fair Credit Reporting Act 9) Warranty Improvements Act (FTC) Identify ways government consumer protection services affect your life. Write a list of everything you did during the first hour after you woke up. Identify the agency which controls or regulates the activities on your list. Share with the class. Examples include: listened to radio (FCC), heard weather forecast

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	(Weather Bureau), used grooming products (FDA), rode to school (ICC). Discuss in class the consumer's responsibility to see that his or her rights are protected. What recourse do consumers have when they have a complaint? Who should you contact? Use Teaching Aid 78 on "Consumer Complaints" to spark the discussion. Study Teaching Aid 79 on "Writing a Letter of Complaint." Compose a sample letter of complaint to a fictitious company about one of their products. Hand in for evaluation. Work in small groups to role play, develop and present a skit, or draw cartoons. In the groups illustrate the relationship between consumer citizenship and these consumer responsibilities: 1) Gather information, 2) Compare goods and services, and 3) Use goods and services properly. Plan an activity for FHA/HERO which informs the public of consumer rights and responsibilities. Use media such as newspaper articles, radio and/or TV "spot" announcements, and posters in stores or malls.

COMPETENCY: *Ability to manage a home*

SUB-COMPETENCIES:

Select a home.

Select home furnishings and equipment.

Manage home maintenance.

Manage family food.

Manage family relationships.

Plan appropriate child care.

Manage family clothing.

Manage family transportation.

Manage family recreation and leisure time.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
V. Managing a Home A. Selecting a home	View and discuss Teaching Aid 80 titled "Housing Needs." Can you think of other physical, social, or psychological needs that are met by housing? Is one set of needs more important than the others? Which three needs will be your priorities when selecting a first home or apartment? Survey your community to determine what types of housing arrangements are available and compare the costs of renting apartments, houses, duplexes, mobile homes, etc. Are leases required? What is the length of time for the average lease? Are utilities included in the rent prices? Are the locations acceptable? Is public transportation available nearby? Could you afford to live alone or would you need to share expenses with a roommate or two? [NOTE TO TEACHER: If the community does not have a daily newspaper with a classified ad section, encourage students to use papers from a nearby city in their survey. Some students might make telephone calls to apartment managers or real estate companies that handle rental units to ask about price and availability information.]
1. Physical needs	Identify factors which help determine the physical space required for housing, such as family size and stage in the family life cycle. What factors help determine the location and environment for family housing? Make a class list of factors that influence selection of housing. Review the list of factors influencing the selection of rental housing and determine if the same factors would apply to the selection of a home for purchase. Can you identify factors that would become more or less important in a purchasing situation? Compare the costs of renting to the costs of owning. View Teaching Aids 81 and 82 for suggestions on comparisons.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	Brainstorm to develop a list of advantages and disadvantages of owning and renting a home. Which advantage do you consider the most important in each case?
	Visit a construction site, if possible. Have the supervisor point out different types of materials used for insulation and techniques used in the construction to make homes more energy efficient. Also ask how existing homes can be made more energy efficient. What new materials are being used? What will be trends in the future?
	Study resources on how to evaluate living space. [NOTE TO TEACHER: *Living Today* (a state adopted textbook) by Irene Oppenheim contains a Home Buying Check List that would be useful.]
	Look at floor plans on Teaching Aids 83, 84, and 85 of a mobile home, an apartment, and a small house. Select the floor plan that you think is suitable for a family of four with both parents working and the children not in school. Which plan would be best for two single adults who work full-time? Which plan would be good for a young married couple who work part-time and attend college? Explain the reasons for your selections.
2. Psychological and social needs	Read current references and resources for information on psychological and social aspects of selecting a home. Discuss in class. Will the home be as satisfying in the future as the family moves through the various stages of the life cycle? Is the location near recreational facilities, shopping facilities, schools, and churches that the family will use?
	Analyze your family's leisure time activities and the home you presently live in. Does everyone have the space and convenience needed to pursue their special interests? Can you think of ways to reorganize the space in your home for more efficient leisure time use? Share suggestions with the class.
	Develop a list of social and psychological needs that you will want to satisfy when you rent or buy your first home. Which items on the list are most important to you? Which ones could be postponed or omitted?
	Study resources and references to determine how arrangement of space affects the psychological and social satisfactions of housing. Discuss traffic patterns, light levels, and general appearance.
	Rearrange the furniture in a room at home to achieve a more pleasing appearance or more effective use of space. Does the new arrangement allow convenient traffic patterns? Is the light sufficient for hobbies or study? Is the general appearance neat and attractive? Did planning the new arrangement give you a

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	sense of creativity and accomplishment? Share ideas with the class. [NOTE TO TEACHER: Arrangements might be worked out on paper if more practical for evaluation purposes.]
	Discuss the definition of "zones" in housing. Identify the quiet zone, social zone, and work zone according to use. Circle and identify each of the three zones on copies of Teaching Aids 83, 84, and 85. [NOTE TO TEACHER: You may use floor plans from another source if desired.]
	Use Teaching Aid 86 to identify and discuss traffic patterns. Use copies of the floor plans on Teaching Aids 83 and 84 and draw major traffic patterns on each. Which plan has the best traffic patterns? Which plan has traffic that would cut rooms into small segments, making furniture arrangements difficult? Identify problem areas in each of the floor plans.
B. Selecting home furnishings and equipment 1. Furniture	Divide into groups. Each group may select an element of design and develop a means of presenting and explaining that element to the class. Use references such as textbooks, periodicals, interior design books, and the curriculum materials *Housing, Home Furnishings, and Equipment* (for CHE) and *Home Furnishings* (for HECE). Following the presentations, identify examples of each element of design from a collection of pictures for evaluation.
	Study references and resources to become familiar with various styles, construction features, etc., of furniture. Visit a furniture store, as a class or individually, and look for examples of the various styles, construction features, and prices of furniture. Does quality of design and construction influence price? Can "bargain" furniture be well designed and have quality construction? Ask a furniture salesperson for information on the best time of the year to buy furniture at reduced prices.
	Investigate sources of used furniture in the community. Would used furniture be available and affordable for young people trying to furnish a first home or apartment? Check ads for garage sales, used furniture, etc. What prices are being asked? Compare prices of the used furniture to prices for new furniture.
	Make a list of the minimum furniture and equipment needed for a one-bedroom apartment for two people. Determine what the furnishings would cost if purchased new. Also determine the cost of the furnishings if purchased used.
	Study references to identify techniques for care and use of home furnishings. Demonstrate for the class a technique such as cleaning upholstery, making minor repairs for scratches, burns, or stains, on wood surfaces, etc. [NOTE TO TEACHER: Information on this topic is available in *Home Furnishings* (for HECE)

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	and in *Housing, Home Furnishings, and Equipment* (for CHE) from the Home Economics Curriculum Center, Texas Tech University.]
2. Window treatments	Study resources to identify different types of window treatments. Consider the purpose of specific window treatments such as to give privacy, insulate for energy conservation, add "interest" or color to the decor, etc. Discuss examples of ways to accomplish these purposes without spending a great deal of money. Find definitions for the following terms related to window treatments: drapery, curtain, sheer, sill, frame, shutters, valance, cornice, lining, shade, and blinds. Be able to identify examples or pictures of these basic window treatment terms. Participate in individual or group projects to determine the approximate costs of various types of window treatments. Assume that the window to be covered is 45" X 45". Select one of these treatments: draw drapes, shutters with fabric inserts, window shade made of fabric, cafe curtains, or tie-back curtains. Determine how much fabric would be required for the selected treatment, the cost of the hardware necessary for installation, cost of trims or accessories, labor costs, and the cost of the fabric. Report to the class. How much money could be saved by selecting a simple window treatment? Could you provide any or all of the labor yourself?
3. Floor coverings	Find information on different types of floor coverings and the kind of care each type requires. Include carpets, rugs, tile, wood, and vinyl. What are the advantages and disadvantages of each type? What kind of equipment and cleaning supplies would be necessary for maintaining each type of floor covering? Examine several carpet samples of various qualities. What determines the quality of a carpet? Rank the samples from highest quality to poorest quality. Have your teacher check your work. Is the price an indication of quality? Explain. [NOTE TO TEACHER: Carpet samples may be from stores, scraps from home builders, brought to class by students, or the class could visit a store on a field trip.]
4. Equipment	Read information on equipping a first home. If all equipment could not be purchased at once, which items from the following list would have priority?: range, refrigerator, dishwasher, vacuum cleaner, dryer, washer, lawn mower, sewing machine, microwave oven, or television. How much would the essential items cost new? used? Determine what maintenance costs on essential household equipment would be. How much do maintenance contracts cost for major equipment? Are they necessary? Would service calls be more or less expensive than the maintenance contracts?

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	Can some repairs be made at home? How would you learn to make such repairs?
5. Accessories	Look through current magazines or books for ideas on accessories. Make a list of items being used on walls and in rooms to personalize homes. Which items on your list would be inexpensive to purchase or make? Compile a class list of suggestions. Listen to a guest speaker discuss the care of house plants and their use as accessories. Find out which plants need a lot of water, a lot of light, etc. Ask how to propagate your plants with cuttings. Study resources for suggestions on making and using pillows as accessories. Design and make an original pillow for your room. Share ideas with the class.
C. Home maintenance 1. Advantages of home maintenance	Discuss in class the advantages of a well-maintained home. What are the advantages that may be monetary? What are the personal satisfaction advantages? Work in groups to identify daily, weekly, and seasonal care needed in the living area, dining area, kitchen and laundry area, bedrooms, and bathroom. What equipment, supplies, and techniques or skills are needed to provide this care? Make a monthly schedule for accomplishing all the identified daily and weekly cleaning tasks in your own home. Plan some time for seasonal cleaning jobs that may need to be done. Hand in your plans for evaluation. Interview home owners to obtain information on maintenance and care required outside the home. What routine care is needed? What seasonal jobs must be done? How often does the house or trim need to be painted? Work in groups to demonstrate ways to make minor repairs around the home. Select a topic, study resources, and prepare the demonstration for class. Be able to answer questions from other students. Topics might include: replacing a washer in a faucet, repairing or replacing a worn appliance cord, installing a window pane (small), adjusting a window shade that won't roll properly, sharpening kitchen knives, etc. Information is available on Teaching Aids 87, 88, and 89 on furniture repair, general maintenance and repairs, and minor electrical repairs.
2. Use of resources in maintaining the home	Discuss how the steps in the management process can be applied to home maintenance. Give examples. Work in groups to determine ways one of the following resources may be used in maintaining a home: energy, skill, time,

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	appliances, money, knowledge. Report your findings to the class.
	List some of the maintenance (do-it-yourself) activities that your family members have performed in the past six months. Estimate the value of these maintenance activities by determining the price that would have been paid if someone had been hired to do the work.
	Interview parents, grandparents, and aunts and uncles to see if they have ever used bartering skills to achieve home maintenance in areas where the family had no expertise. Example: Dad repairs a car for Joe, a neighbor, and Joe installs a sidewalk for Dad; or Mom sews new draperies for Ann, a friend, and in turn, Ann hangs wallpaper in a bedroom for Mom. Share examples of skills your family has bartered with other people in the areas of home maintenance.
D. Managing family food 1. Planning meals	Brainstorm to identify the significance of food in our daily lives. Identify the relationship of food to health and appearance, its social values, and its cultural aspects. Discuss ways food is related to one's values and goals.
	Study references about the Daily Food Guide and the recommended allowances in each food group. Complete the "Food Group Roundup" on Teaching Aid 90. Check answers against Teaching Aid 90-A. Identify serving sizes for foods in each group. What nutrients are provided by each food group? Why is each nutrient needed by the body?
	Work through computer programs, if available, on meeting nutritional needs, selecting fast foods, planning menus, etc. Write a brief report of the benefits of using the computer program.
	Work in groups to plan a menu for one week for a family of four using the Daily Food Guide. Check your menus to be sure you have a variety in temperature, color, flavor, and texture. Include breakfast, lunch, dinner, and snack menus.
	Plan menus that include convenience foods. Prepare and sample convenience food vs. homemade versions of the same food. Evaluate on the basis of cost, appearance, taste, time required for preparation, etc. What part do convenience foods play in home management?
	Work in buzz groups to determine ways a homemaker may increase her/his skills to expand food resources. Consider points such as the following: try new recipes, look for inexpensive dishes, and increase shopping skills. Put your ideas into practice. Report to the class.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	Discuss the effect of home production on the food budget. Give examples of home production of food, including home growth, home preservation, home preparation, and food conservation.
	Analyze the importance of a family sitting down to eat together. What meals does your family eat together? Why? Do you think it is important for a family to eat together? How do you feel about eating alone?
2. Shopping for food	List as many factors as you can which influence the size of the family food budget. Compare your list with those of classmates. Ask your parents how much they spend and what factors they consider.
	Visit a grocery store and find the many different forms in which you can purchase an item. Also observe the various forms of packaging available in the store. In what situations would you use the various forms of the foods? How would you justify use of the more expensive items? Why are the different forms or packaging used? How does packaging influence sales? What problems are involved in disposal of packaging? Compare different forms with regard to cost and time and energy required for preparation.
	Participate in a scavenger hunt for labels from food products. Separate the labels into food groups. Study the labels to determine the kinds of information included. View Teaching Aid 91 for additional help in locating label information. Note that ingredients are listed in order of descending weights. Discuss how this information may be of value to the consumer. What other information would be helpful? Why?
	Read a consumer magazine article which compares different brands of a food product. What points were compared? How were the brands similar? How were they different? Which brands rated highest? Why?
	Divide into six groups. Each day for six days a different group will visit the same grocery store with identical shopping lists to determine the following: prices of items listed, specials, advertising gimmicks and displays, approximate numbers of people shopping in the store, and inconveniences. Use copies of Teaching Aid 92, "Check Out Your Market," to record your findings and report to the class. Discuss the questions on the teaching aid. Why were your findings different from other groups' findings.
	Interview a grocery store manager, and read consumer reports to secure information regarding the advantages and disadvantages of trading stamps, games, coupons, premiums, etc. Discuss in class.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
3. Preparing food	Describe some examples of work simplification you have observed outside of class. Analyze these examples to tell how principles of work simplification were used. Point out specific uses of body mechanics. Present your opinions about the following statement: "Having too much equipment may hamper work simplification as much as having too little." Work in groups to find ways to simplify common kitchen tasks. Demonstrate. Demonstrate preparing one of the following foods for the refrigerator or freezer: fresh fruit, leftovers, fresh meat, cooked meat, or eggs. How important is using the freezer in managing the family's food? How can efficient use of a freezer save money? Does your family use the freezer as a valuable resource? How? List utensils and equipment you consider essential for a beginning homemaker. Select an item used in the kitchen and assume the role of "salesperson." Present a "sales pitch" for your selected item to the class. Include the following points: possible uses, construction, expected length of service, care required, and approximate cost. Analyze the storage space in your home kitchen. What storage devices would make it more convenient? Are equipment and utensils stored at point of first use? within easy reach? Are heavy utensils stored where they do not need to be moved frequently or very far? Is seldom-used equipment in the least convenient storage areas such as on high shelves? Are utensils stacked, making them inconvenient to use? Discuss with your parents how you could improve your kitchen storage. Share your plans with the class. Brainstorm to develop rules for cleanliness in the kitchen. Explain. Divide into groups to demonstrate the proper way to ensure sanitation in the kitchen. Include such procedures as: food handling and storage, grooming, and health. Discuss the procedures and frequency for cleaning such things as garbage containers, drawers, cabinets, and refrigerators. Work in groups to set up as many hazards as possible in each of the kitchen units. Move to a different unit to conduct a "Hazard Hunt." Each group member should write down each hazard found. Give team scores and individual scores for the percentage of hazards discovered. Discuss the relationship between care of equipment and its safety in operation. Give examples in which failure to care for equipment or improper care of equipment caused it to become hazardous. Develop a check list including guides for safe work habits, sanitation practices, and time and energy management.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	Collect articles on ways to save time and energy in preparing and serving family meals. Study time, energy, and resource management techniques. Start a file system of articles that are helpful to you in managing your home.
E. Managing family relationships 1. Establishing family goals	Interview members of your family to determine what goals they have. Are the goals expressed by each family member similar to the goals you thought they held? Why? Do you share the same goals as your family? Why? What factors influence personal and family goals?
	Read case studies. Analyze the different families in the case studies to determine how values and goals influence behavior. [NOTE TO TEACHER: Include contemporary issues such as teenage marriage, divorce, dual careers, working teenagers, drugs and alcohol, and teenage pregnancy in the case studies.] How could understanding the goals of each family member contribute to better family relationships? to more effective management?
	Examine your family to identify five goals that your family has. Next list five goals that you have. Are any of the goals the same? Why? Discuss the effect on family relationships of working together to achieve family goals and of working individually to achieve personal goals. Which is most likely to foster good family relationships? good home management?
	Analyze three major goals of your family, either long-term or short-term. Identify ways each member of the family can contribute to achievement of these goals. How may family members work together to achieve these goals? What role do family goals play in the management of a home?
2. Sharing family tasks and responsibilities	Divide into groups to study stages in the family life cycle. Each group should read references and interview persons in one stage of the family life cycle to determine how the following homemaking tasks and responsibilities are handled: meal preparation, laundry, cleaning, and maintaining adequate wardrobes for family members. Share your findings with the class.
	Work in groups to list the responsibilities that parents have toward their children. List responsibilities that children have toward their parents. Where do these overlap? Why does this happen? What specific needs do these overlapping responsibilities indicate?
	React to the statement: "Your privileges are in direct relationship to the responsibilities you take." List the responsibilities you have which are connected with the family. List the privileges which your family allows you.
	List household tasks in two columns, MALE and FEMALE, on the chalkboard. Between the columns list tasks which are

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	frequently performed by either sex. Are these traditions changing? Why? Read selected references concerning the functions and roles of family members. Using the references, outline the tasks and responsibilities of the husband, wife, and children. Which tasks and responsibilities represent traditional family roles? Which represent contemporary family roles? What conflicts may occur in families when role expectations differ? Analyze your management responsibilities. Identify ways you can assume additional responsibilities to lighten another family member's load or work together to make a task more pleasant. Put your plan into action. Did you notice any changes in family relationships? What? Were you satisfied with your plan?
3. Managing multiple roles of family members	List the home management roles of each member of your family. Compare your list with those of classmates. How are they similar? different? Why? Discuss ways family roles may be different in nuclear, extended, and single-parent families. How may the persons performing various tasks and assuming various roles vary among the types of families? What difficulties do single parents have in fulfilling all of the necessary roles? What problems may occur in role expectations when a grandparent joins the family? Interview couples at different stages of the life cycle to determine how their roles have changed during their marriage. What impact did each of the following have on their roles: wife's employment, husband's employment, birth of children? Note differences and similarities in responses of the persons interviewed. Share your findings with the class. View Teaching Aid 93 which illustrates multiple roles of a homemaker. Discuss how values, attitudes, standards, wants, needs, and resources influence roles assumed by each member. How do multiple roles of family members affect their management practices? Divide into four groups and section a large piece of butcher paper into four equal parts. Label the sections: Males' Ideas of a Husband, Males' Ideas of a Wife, Females' Ideas of a Husband, Females' Ideas of a Wife. Have students write the roles under each heading. One student in each group should explain to the class the information written on sheets. Compare the ideas. View a film or filmstrip about family roles. Define the term "sex role stereotype." Discuss the development of sex role identification in children. Suggest ways to avoid sex role stereotyping in children. View Teaching Aid 94 on changing roles of men and women. What impact may changing roles have on

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	families? What impact will they have on home management practices? Why? Brainstorm to identify ways social, technological, and economic changes are affecting traditional roles of family members. Look into the future ten years and describe the way you think family roles will be at that time.
F. Planning appropriate child care 1. Identifying and providing for physical needs	Read selected references or view films about basic needs of children, including physiological and psychological needs such as love, security, acceptance, trust, self-esteem, limits, and freedom. List basic and important needs of children. Summarize a variety of ways to meet needs. Read selected references to identify factors which influence growth and development. Discuss how physical development is affected by diet, rest, clothing, cleanliness, exercise, and shelter and the extent to which basic needs are met. Interview a physician or hospital representative to obtain information on expenses related to the birth of a baby. Interview young parents to find out how much they spent on furnishings and equipment for their baby. How were these expenses handled? View Teaching Aid 95 on "Costs of Raising a Child." List areas of spending which increase with the birth of each child. View a filmstrip depicting factors involved in planning meals for children. Discuss the importance of the following: nutritional value, color, texture, size of portions, atmosphere, form in which food is served, seasonings, and introduction of new foods. Plan a day's menu for a family with a nine-month-old child and a three-year-old child. What special considerations must be made? Bring examples of children's garments to class. Include flame retardant sleepwear. Determine desirable and undesirable features. Would these garments meet the physical needs of children? Justify your answers. View a film or read references showing physical, social, and psychological housing needs of children at various ages. [NOTE TO TEACHER: Point out such features as cleanliness, amount of space, privacy, beauty, safety, and atmosphere.] Discuss ways family housing needs change as children are added to the family. Observe a parent caring for an infant (feeding, bathing, diapering, dressing). What management problems do these activities pose? What skills are needed? Baby-sit with a young child or children to practice management skills you have learned related to child care. Record your progress. What problems did you encounter? How did you solve them?

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	Brainstorm to list principles of saving time and energy in caring for children. Include planning ahead, combining jobs, and utilizing body mechanics properly. Listen to a panel of parents discuss ways they save time and energy in caring for their children. Include full-time homemakers and dual career parents on the panel. How do their tasks differ? Have you observed your parents or other parents using some of the same techniques? Name the time and energy saving techniques most commonly used. Discuss how caring for an elderly person or a family member who is ill can be similar to some aspects of child care. What methods could be used to ensure good nutrition for persons with poor appetites?
2. Identifying and providing for psychological and social needs	Study references to learn what psychological needs infants and young children have. How can parents manage their time to meet these needs? Discuss questions such as the following: How do the child's psychological needs change as he or she grows older? What is the role of discipline in child rearing? What management problems occur with the addition of a second child to the family? Listen to a panel of parents discuss family routines as they relate to the fulfillment of basic needs. Include the following questions: How do established routines contribute to family harmony? How do family routines contribute to optimum development of the child? What management problems occur when meeting children's special needs such as: handicaps, allergies, special learning problems, and special talents? Study references to trace the development of a child's social needs. View Teaching Aid 96 on "Social Development During Childhood." What opportunities do parents need to provide? How can parents manage to provide appropriate social experiences for the young child? Give examples of typical activities contributing to the socialization of children at different levels, such as interacting with family members, playing with other children, and learning how to behave at social functions. Plan a party for a group of underprivileged, handicapped, or mentally retarded children. Consider ways you can meet their physical, psychological, and social needs. Plan nutritious refreshments, games and activities, decorations, etc. Evaluate the results. Read articles on the psychological needs of elderly persons. Report to the class and discuss. Focus especially on needs for self-esteem, freedom, and security.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	List the types of child care responsibilities that the mother, father, older siblings, grandparents, or other older adults might share. Make a class list and discuss. Determine ways of dividing or alternating some of the care responsibilities among family members to avoid one person having primary responsibility for the care of the child. What are the advantages for the child? for the parents?
3. Selecting and providing child care	Read selected references concerning characteristics of quality day care facilities. Prepare a list of these characteristics. Include sanitation, equipment, attitude of employees, atmosphere, and activities.
	Interview parents of young children to learn what they look for in choosing a day care center. What type of atmosphere do they want? What activities would they like to see for encouraging physical, social, emotional, and intellectual development of their children?
	Listen to a panel of parents describe times they have needed child care services, the alternatives they considered, their choices, the reasons for their choices, and the cost of child care. [NOTE TO TEACHER: Include parents who use only occasional baby-sitters, who use relatives, who trade child care with friends, who use a family day home or group day home, who use a day care facility, or who pay someone for child care in the family's own home.] How do the costs of child care vary? What are some advantages and disadvantages of each type of care? What do the parents see as advantages and disadvantages? View Teaching Aid 97 on what to look for in selecting a day care center. Visit at least three child care centers. Write a description of each. Be sure to include the points on the check list. Describe the setting and size of each center and equipment provided in each. Identify three things that you feel are well planned in each center to meet the needs of children. Share your findings with the class.
	Use a bulletin board to point out a child's activities during a day at a child care center. Use pictures showing activities of the day. Suggested title: "Around the Clock at the Day Care Center." Were a variety of activities provided? Were they well planned? Were they appropriate for the child's age?
	Investigate facilities and services provided in your community for care of the elderly. Is day care available? What is the cost? What other alternatives are possible if the person cannot be left alone and family members cannot provide care or supervision?
	Suggest solutions to problem situations arising when both spouses work outside the home. Who will stay home if a child becomes ill? What can be done when the baby-sitter is out of town? What may happen if the person who normally picks up the child must work overtime? How can cooperation make all

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	these situations less complicated? Work in groups. Show how each problem can be solved logically and calmly.
G. Managing family clothing 1. Family wardrobe planning	Look up *wardrobe* in the dictionary. Devise a working definition in your own words. Example: A collection of clothing which a person wears during any one season of the year. List factors that may influence individual and family wardrobe requirements, such as climate, activities, community, school, age, available resources, and present wardrobe. Brainstorm to identify characteristics of a well-planned wardrobe, such as enough clothes for day-to-day needs. [NOTE TO TEACHER: Point out to students that a person with a well-planned wardrobe does not suffer from "never having anything to wear."] Point out the drawbacks of not planning a wardrobe. Role play situations depicting the effects of poor and wise wardrobe planning. Relate specific planning decisions to their results in wardrobe use. Read a book such as *Color Me Beautiful* or an article on color analysis. Share what you read with the class. Study selected references to identify various procedures for planning your wardrobe. Why is it important to know before shopping what you have in your wardrobe, what you need, and what you can afford? What is a clothing inventory? How may a clothing inventory be used in wardrobe planning? in shopping for clothes? Inventory your wardrobe. List items under headings such as activities in which you participate, descriptions of each garment, condition of garments, and garments to add. All wardrobe items, including shirts, pants, sweaters, coats, shoes, underwear, accessories, etc., should be included in the list. Determine wardrobe needs based on the clothing inventory and your personal family situation. Can the clothing inventory help stretch money budgeted for clothing? How can it help in home management? Explain. Summarize the benefits of a well planned wardrobe. Share with the class and make a class list on a large piece of butcher paper. Construct a bulletin board illustrating the benefits of a well planned wardrobe. Suggested titles: "The ABC's of a Well Planned Wardrobe," "Mirror, Mirror on the Wall," or "What is Your Wardrobe Image?" Make a list of wardrobe additions you would like to make, including color and style of each. Estimate the cost of each proposed addition. Adjust your plans to fit your clothing budget. Discuss ways to restyle clothes to achieve an updated wardrobe without buying new items.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
2. Shopping for clothing	Work in small groups to discover family clothing needs during each stage of the family life cycle. As a class, combine information and prepare a flip chart to show the clothing needs of the family and how buying habits are influenced by these needs. View Teaching Aid 98 on "Buying Basics." Discuss ways to stretch one's clothing budget through color choice, basic garments, long-term planning, shopping sales, rotating major purchases, etc. Identify general considerations in making the most of your clothing dollar, judging quality of construction and fabric, and determining care and performance. Discuss the following questions: How do individual needs of family members help to determine their share of the clothing budget? How do factors such as family size, father's occupation, mother's occupation, ages of children, values, goals, and standards affect the clothing budget? Compare the cost of buying a ready-made garment with the cost of making your own garment. To make the learning experience more realistic, add taxes and any credit charges when figuring the costs. Consider first the cost of the ready-made item compared to the cost of the fabric, pattern, and notions needed to make the garment. Second, consider the time available and the time involved in each situation. Also consider the quality of home-made versus ready-made garments. Determine approximately how many items you would have to make versus buying the items in order to cover the cost of a medium-priced sewing machine. Which method of obtaining new clothing would be best for your family? Why? View Teaching Aid 71 titled "Bargain Time." What months are best for buying clothing items? Develop a bulletin board showing when "bargains" are available. Take a field trip to a local mall or other area where various stores with varying prices for clothing can be found. Examine similar items in a designer or high-fashion store, a moderate store, and a budget store. Compare such things as the cost of the item, any added construction details, care required, if the garment fits or can be easily altered, and how often or how long the garment will be worn. Discuss your findings. Work in groups to develop quality check lists for garments frequently purchased. Develop guides for minimizing expenditures of time and energy in shopping for clothing. Share with the class and compile a class list.
3. Care of clothing	Brainstorm to make a list of the aspects of clothing care and repair which would be considered daily clothing care. What is the advantage of following a daily clothing care routine? Does

a garment *need* to be washed every time it is worn? Using the list as a reference, state ways you can improve your daily clothing care routine.

Prepare a report on the proper care of clothing. Examples of topics include: checking clothes for spots, stains, or repairs needed before placing in closet, laundering, or dry cleaning; folding clothes; brushing and airing garments after wearing; hanging up clothing following appropriate procedures; and ironing clothes in touch-up pressing. Base your report on information found in selected references, the school library, and current magazines. Present your report to classmates, demonstrating when possible. Start a file of all the reports. Build on this file and use as a home management resource.

Study references and list steps for laundering undergarments, wash and wear garments, permanent press garments, woolen garments, and foundation garments. Include information on specific categories into which items will be sorted, type of pretreatment, water temperature, amount and kind of washing products, suitable washing cycle, temperature of rinse cycle, proper drying time and temperature setting, and special considerations.

Compare the cost of doing the laundry for a family of four for a year at home versus at a coin-operated laundry. Compare the costs of using coin-operated dry cleaning with commericial dry cleaning. How do dry cleaning costs compare with laundry costs? What is the most effective management technique for your family? Why?

Study information on ironing various garments. Use work simplification techniques to develop an easy way to iron a specific garment. Demonstrate to the class. Outline the advantages and disadvantages of buying permanent press garments.

Prepare one of the following: a family mending kit, a family shoe care kit, or a stain-removal kit. Show and explain to the class. Write a paragraph to explain how repair and proper care are resources in clothing management.

Collect pictures and articles on arranging closets and drawers for storing clothing. Use them to prepare a bulletin board on the efficient use of closet and storage space. Demonstrate inexpensive ways to improve storage in closets and drawers. Analyze your closet and drawer space. Determine what changes you should make. Carry out your plan.

Plan a weekly schedule for your activities, allowing time for care and repair of your clothes. Follow the plan for several weeks. What are the advantages of having a definite time to care for your clothes? How is this an important aspect of home management?

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
H. Managing family transportation 1. Identifying transportation needs and alternatives	Brainstorm to identify the different reasons families and individuals need and want transportation. List the purposes for which your family needs transportation such as business, shopping, recreation, and long trips. What types of transportation are available? Discuss. View Teaching Aid 99 and then discuss the advantages and disadvantages of owning a car. Some advantages could be: mobility, independence, time, and convenience. Some disadvantages could be: cost, maintenance, depreciation, energy, and insurance. After looking at the advantages and disadvantages of owning a car, a decision must be made on whether to purchase a new or used car, rent or lease a car, or use another form of transportation. Brainstorm to identify transportation alternatives available to the family. Include use of public transportation, renting or leasing a car, etc. Describe situations in which each may be a good choice. Also identify means of public transportation such as public buses, school buses, taxis, subways, and trains. List advantages of public transportation. Examples: cost, convenience, traffic, and energy. Work with your family to plan the most efficient means of meeting your personal transportation needs.
2. Comparing the costs	Work in groups to research costs related to transportation. Obtain copies of bus and taxi fares. Visit a local dealership and read references to determine the costs of operating a car. Include license plates, operator's license, parking, gas, oil, tires, insurance, repairs, maintenance, and depreciation. Calculate approximately how many miles per week your family car is driven and estimate the miles per gallon. Discuss findings and decide which form of transportation would best suit your family. Interview a mechanic to find out what preventive maintenance should be performed regularly on a car. Look also in the owner's manual of a car to find the maintenance schedule. Report your findings to the class, and show how regular care and upkeep can reduce the cost of operating an automobile. Research the topic "Cutting Car Fuel Costs." Study references and periodicals to discover ways to reduce the amount of gasoline a car uses. How can you reduce fuel consumption by driving habits? by necessary repairs and maintenance? What factors affect the cost of gasoline? Present your findings to the class in an informative report. Listen to an insurance agent present facts related to state requirements for car insurance. Ask questions regarding rates for teenage drivers. How will new legislation regarding "equal" rates for women affect car insurance rates for teens?

CONCEPTS	LEARNING AND EVALUTION EXPERIENCES
3. Responsibilities related to transportation	Study references and discuss responsibilities of the consumer in owning and operating a car. Include current topics such as energy conservation, ecology, and, of course, safety. Discuss such questions as: How can the car operator reduce environmental pollution? What can you do to reduce accidents and injury? [NOTE TO TEACHER: You might have students divide into groups to study references on each topic and report to the class.] Listen to a traffic officer discuss automobile safety. What responsibilities does the family assume when it purchases a car? What can they do to keep a car running safely? What practices should they observe? Explain to your family how you can help promote automobile safety. Make definite plans for accepting your safety responsibilities. For example, agree to wear seat belts even in town; use a Saturday afternoon to give your car a thorough safety inspection; and develop a car care and maintenance schedule.
I. Managing recreation and leisure time 1. Planning family recreation	Interview families to determine how they budget recreation and leisure activities. How are these expenses allotted? How much is allotted? In what activities does the family participate? What special equipment and clothing are needed? at what cost? How do recreation expenditures affect home management practices? Survey your community and surrounding area to obtain information on free and inexpensive recreation available. Collect articles on ways to cut recreational costs. Use the article to prepare a bulletin board. Keep a record of the time and money you and your family spend on recreation and leisure activities. Classify your activities according to type. What values and goals do your family's recreational and leisure activities reflect? Make plans to improve the balance between individual and family activities if needed. Work with your family to plan a family vacation. Decide where you will go, what you will do, and how long you will stay. Plan a budget for transportation, food and lodging, special activities, souvenirs, and miscellaneous items. Decide how you will pay for the vacation using your family's budget as a guide. Read articles in current magazines or newspapers regarding the amount of leisure time Americans have. Find information on companies that are decreasing the work week to less than 40 hours. Does a decrease in work time lead to more leisure time? Why? Investigate recreation and leisure time activities provided by some large businesses for their employees. [NOTE TO TEACHER: Students could write letters asking for this information.] Summarize the information and present to the class.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	Discuss factors that are increasing leisure time. Include the following: flex-time, job-sharing, longer life expectancy, earlier retirement, etc.

COMPETENCY: *Ability to analyze career and job opportunities*

SUB-COMPETENCIES: *Determine skills and competencies needed for job success in jobs related to institutional and home management.*

Identify job opportunities related to institutional and home management and consumer education.

Recognize the interrelationship of employment and home management.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
VI. Careers and Jobs Related to Home Management A. Skills and competencies needed for job success	Work in groups to interview employers regarding managerial skills and competencies needed by employees. Include employers of persons in home management related occupations. Ask questions concerning the following: Why is the ability of an employee to use resources creatively important to an employer? to an employee? How can managerial ability help an employee on the job? Why is it important to an employer to hire people who can use time and energy efficiently? How can competence as a consumer benefit an employee on the job? Report the results of interviews to the class. Discuss why these specific skills and competencies are important to a person employed in home management related occupations. Point out why these skills and competencies would be important to an employee in any occupation. Work in small groups to identify ways to develop these skills and competencies. Role play situations depicting the use of these skills and competencies in some type of home management related occupation. To what degree do you have these skills? Do you consider it important to have these skills and competencies? Why? How could you go about developing these skills and competencies? Prepare a bulletin board which portrays the skills and competencies needed for job success in the field of home management. Include characteristics such as honesty, dependability, cleanliness, willingness to work, ability to follow directions, capacity for getting along with others, ability to communicate with others, and good health and personal hygiene. Organize a fund raising project by forming a mini-business to contract for household jobs. Offer services such as laundry, housecleaning, personal shopper, maid/butler, window cleaning, moving, carpet cleaning, gardening, floor waxing, polishing, cleaning, etc. Elect students to be managers to promote business, keep records, and place students on jobs. Plan to operate the mini-business on weekends, over a holiday period, or after school.

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
B. Job opportunities related to home management	
1. Skilled	Brainstorm to list entry-level jobs or careers that are related to home management. Make a class list. [NOTE TO TEACHER: Some of the jobs included may be homemaker's aide, housekeeper's assistant, and custodian.]
	Study the classified advertisements in the newspaper to identify the home management related jobs available in your community. Find out the requirements for each job. What skills and competencies are required? What is the starting pay?
	Discuss the responsibilities and duties of each of the jobs listed. Also explain why the following people would apply for one of these jobs: 1) a young person just out of high school, 2) a mother who never completed high school and whose children are all now in school, 3) a college student, 4) a high school student, 5) a father of three. What kind of future in relation to job advancement can one expect in the jobs listed?
	Select an entry-level home management job that interests you. Read resources, conduct interviews, and make observations to determine the skills, abilities, responsibilities, educational requirements, and advancement opportunities of the position. Write a short paragraph summarizing your findings. Share paragraphs with classmates and guess the name of the described occupation. Occupations might include jobs dealing with the following services: laundry/dry cleaning, carpet cleaning, housekeeping, housecleaning, personal shopping, window cleaning, moving, landscaping, and janitorial services.
2. Technical	Invite a counselor or professional in the community to describe home management related job opportunities for the semi-professional and technical person. [NOTE TO TEACHER: Such positions include home service representative, office manager, institutional housekeeper, residential supervisor, personal shopper, and family budget consultant.] Ask the speaker to explain how often opportunities such as these are available, how many people are qualified for such positions in the community, and the salary that can be expected. Make a class list of the job opportunities discussed.
	Investigate educational requirements for various home management related occupations. Interview personnel in home management related occupations. Consult college catalogs and vocational catalogs. Describe how these requirements differ. Summarize the importance of meeting these requirements before applying for the job.
3. Professional	Study recent periodicals, newspapers, and government publications, such as *Occupational Outlook Handbook*, to identify management related careers. Include the following: home economist in industry, management consultant, home service representative, researcher, hotel manager, product tester, consumer

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	service representative, extension agent, and journalist. What specific training would you need for each career? Develop a chart which includes career levels, job titles, duties, and minimum qualifications. Make a mobile or a bulletin board illustrating the professional job and career opportunities in the home management field. Associate educational requirements or training necessary for each job. Analyze a specific home management job or career you are interested in. Determine how you could advance in that position or move to other positions. Share your findings with class members. Propose ideas on the future of home management. What will the role of home management be twenty years in the future? What home management related occupations will be available? Explain how these occupations may differ from those of today. What current social trends influenced your thinking?
C. Interrelationship of employment and home life 1. Effects of employment on home management	Work in buzz groups to identify possible problems in home management that could arise because of employment outside the home. Think of these problems from each family member's point of view. Discuss possible solutions to these problems and compromises that could be resolved. Develop some role plays that depict the possible problems and their solutions. Present to the class. Get feedback from class members as to whether they agree with your solution and their suggestions for other possible solutions. Select several management problems which might be caused by employment. Interview employed homemakers to determine ways they use their abilities to manage these problems. Report to the class. Prepare a questionnaire to identify the effects of employment on home management. Poll a variety of people with differing family life styles. Tally the results. Make a chart to share with classmates. Discuss problems that might occur when a wife and husband both work outside the home. Suggest possible solutions. How could the skills you have gained in this home management course help you solve the problem? Write a story about a family in one of the following situations: the wife wants to have a career, a marriage, and a family; a widowed father has three small children to take care of; the wife must work in order for the family to reach its financial goals; the husband is a full-time employee while the wife is a full-time homemaker or student; the wife is a full-time employee while the husband is a full-time homemaker or student. Discuss

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	how each situation would affect the particular family's home management. What factors should a person consider when choosing a career? What factors in home management are most important? Investigate how much it would cost a homemaker to take a job outside the home. How much will be spent on clothes for work, extra grooming needs, transportation and parking expenses, child care services, meals away from home, convenience foods for preparing meals at home more quickly, extra housekeeping services, and taxes? How much money would need to be earned to make working profitable?
2. Effects of home management on job efficiency	Identify skills acquired in performing home management responsibilities which might be useful in gaining employment. How is being a homemaker a career? Discuss ways an individual's home management can affect efficiency on the job. What concepts and skills learned in home management can contribute to job efficiency? Which factors in home management have to be postponed or eliminated in order to have a career? How may each family solve its management problems? Interview families to identify ways they are affected by the careers of their members. How do the careers your parents have affect your family's home management? Do you have a job? How does your job affect your family's home management? What careers tend to contribute to effective home management? What careers may contribute to disruption of home management? Interview a personnel director and discuss the relationship of success in home management to success in a career. How do home management skills help persons in their careers? What potential problems can be identified?
3. Effects of employment on roles within the family	Take a survey to determine how many women work outside the home in your community. Compile a list of the types of work they do. How many of the jobs are related in some way to home economics? to home management? Why do you think this is so? Write down the roles your mother, father, you, and your brothers and sisters assume. Share these with class members. Compile all the roles listed by class members. Do you think some members should assume more roles? Why? Divide into small groups and discuss. Are there any family members who do not assume dual roles? How do an individual's values, goals, and standards influence the role he or she accepts?

CONCEPTS	LEARNING AND EVALUATION EXPERIENCES
	do the values, goals, and standards of the family influence the roles accepted by each of its members?
	Identify ways a family's use of resources would be affected by both of the parents working outside the home. What additional home management responsibilities would the children need to assume?
	Read selected references concerning the functions and roles of family members. Using the references, outline the tasks and responsibilities of the husband, wife, and children. View Teaching Aid 100 on "Task Division." Which tasks and responsibilities represent traditional family roles? Which represent contemporary family roles? What conflicts may occur in home management when role expectations differ? How may these conflicts be resolved?

TEACHING AIDS AND REFERENCES

BUSY AS A BEE

DAILY

WEEKLY

OCCASIONALLY

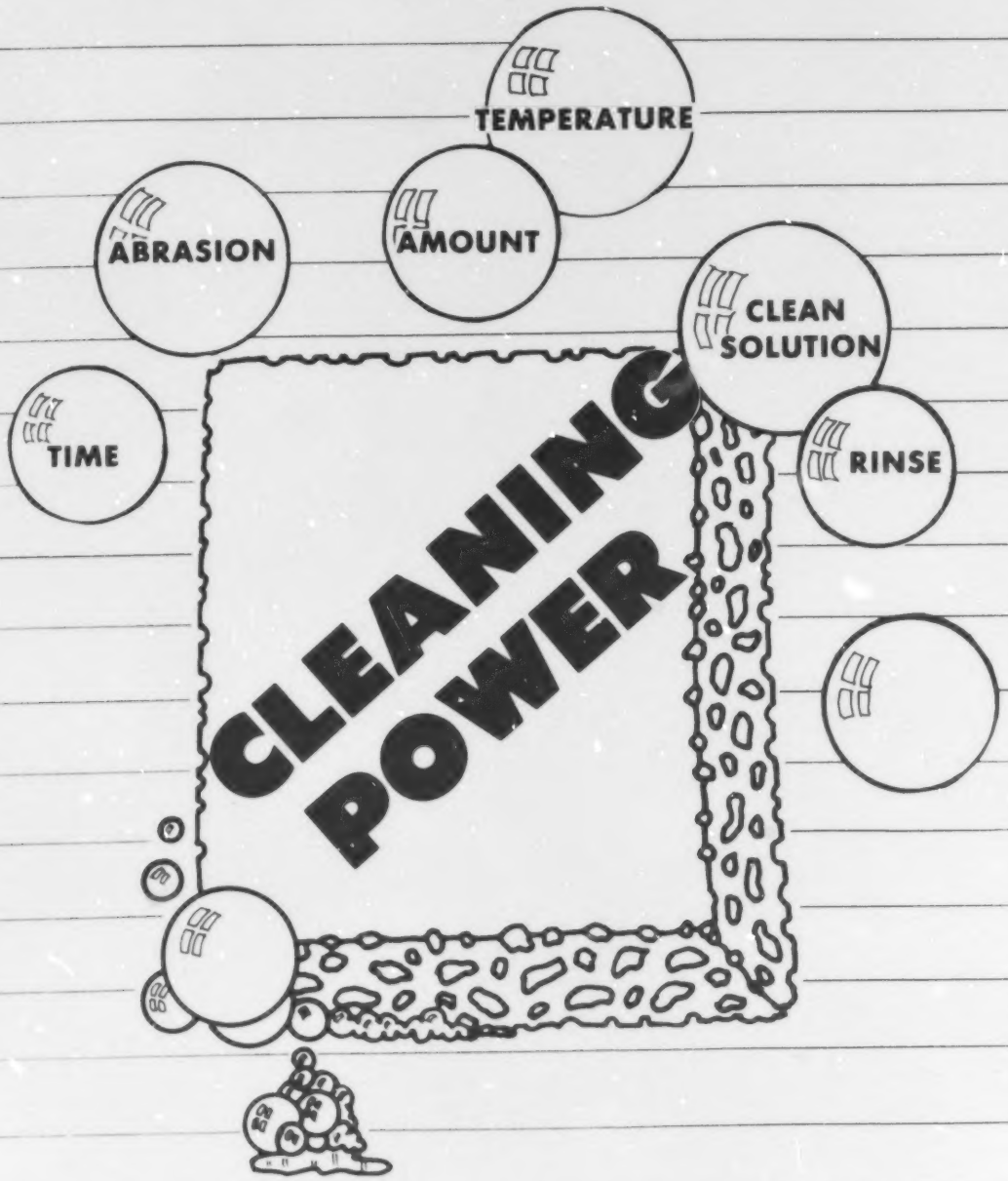
SEASONALLY

SPICK-N-SPAN

ROOM/AREA _____

TASK	CLEANING			
	Supplies	Equipment	Time	Frequency

FACTORS DETERMINING CLEANING POWER



LAUNDRY SEEK 'N FIND

DIRECTIONS:
Find and circle the listed words on the word search puzzle below.

D S O H B L N B E R S L

E N O C E R C L P R E N

T D C R S B L E A C H S

E F E A T E L A S T C S

P R E T R E A T N O A I

C E T S E C A R E L R U

C N I S I R O N S O E L

I E T R E N G N I U L B

L T G E N T F E L B A L

B F I S O A K E N R B E

S O B L E H C R A T E L

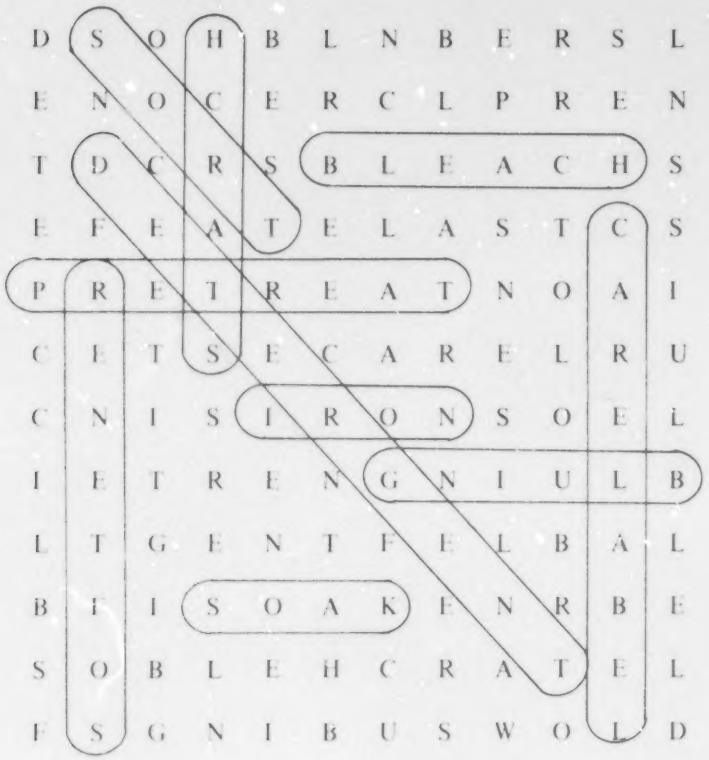
F S G N I B U S W O L D

WORDS:

bleach
bluing
care label
detergent
iron
pretreat
soak
softener
sort
starch

176

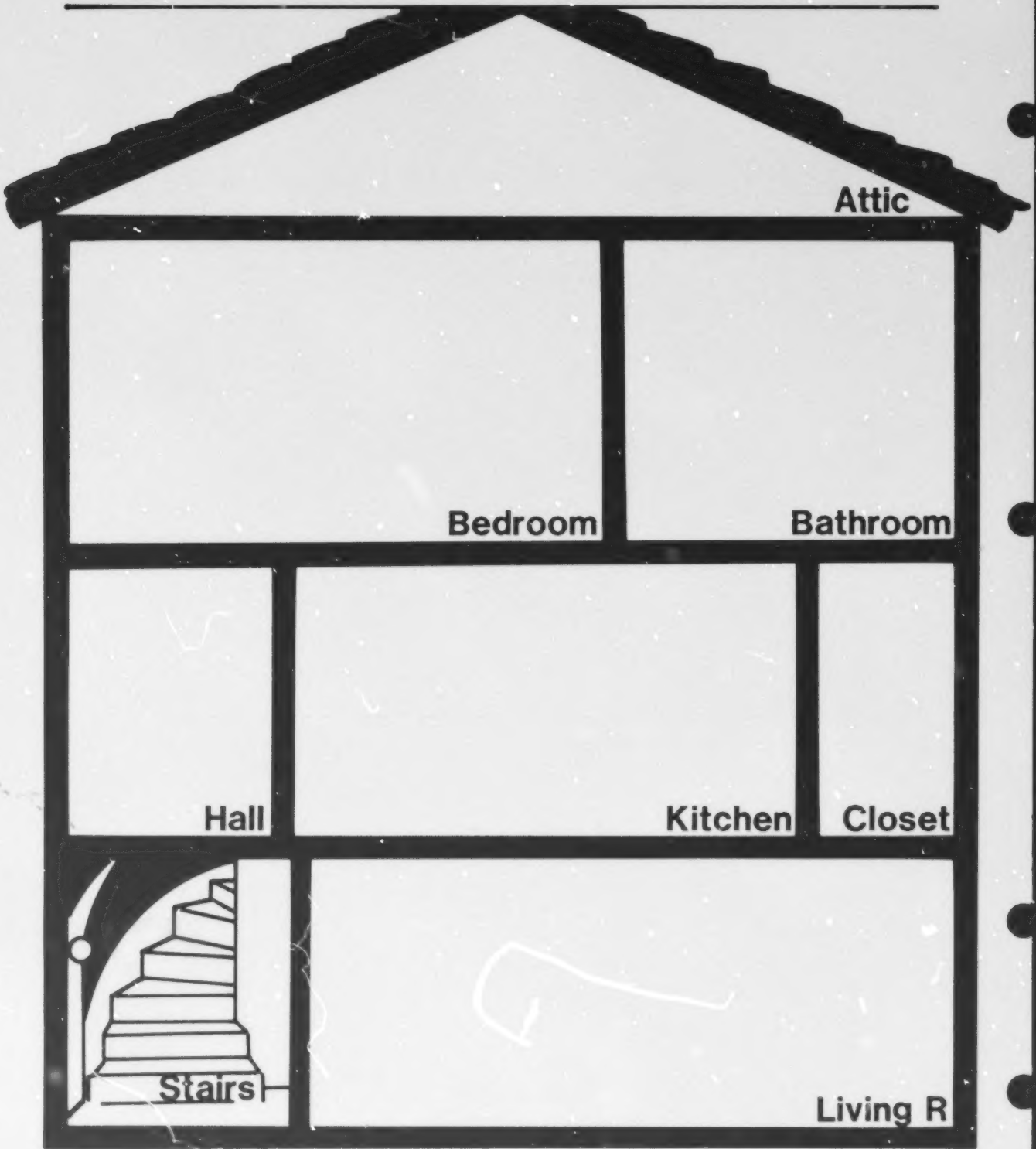
LAUNDRY SEEK 'N FIND
ANSWER KEY


D S O H B L N B E R S L
E N O C E R C L P R E N
T D C R S B L E A C H S
E F E A T E L A S T C S
P R E T R E A T N O A I
C E T S E C A R E L R U
C N I S I R O N S O E L
I E T R E N G N I U L B
L T G E N T F E L B A L
B E I S O A K E N R B E
S O B L E H C R A T E L
F S G N I B U S W O L D

WORDS:

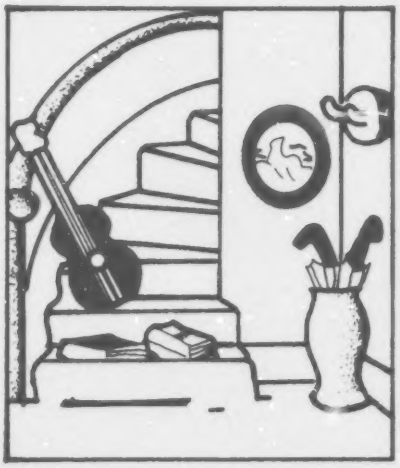
bleach
bluing
care label
detergent
iron
pretreat
soak
softener
sort
starch

THE CARELESS CLAN



THE CARELESS CLAN

LIVING ROOM
- Standing on rocking chair
- Fireplace does not have a screen
- Magazines stacked too close to fire
- Broken window



STAIRWAY
- Books on stairway
- Torn carpet
- Guitar at top of stairway
- Skate on floor
- Rug at top of stairway

KITCHEN
- Bowls stacked on top of oven
- Handle on pot turned out
- Improper electrical cord
- Electrical cord too close to water
- Sink too full of water
- Dishwasher left open
- Knives in dishwasher pointing up
- Electric crockpot in dishwasher
- Household cleaners stored within child's reach
- Flatwear drawer disorganized

CLOSET
- Water heater temperature too high
- Flammable substances stored near heat
- Shovel, mop, broom disorganized

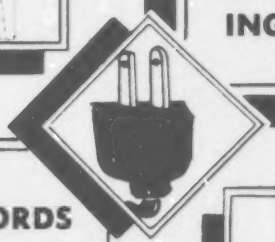
BATHROOM
- Candle burning too close to curtains
- Electric radio too close to water
- Electrical cords strung in pathways
- Glass bottle on tub
- Items stacked above tub
- Hair dryer too close to water

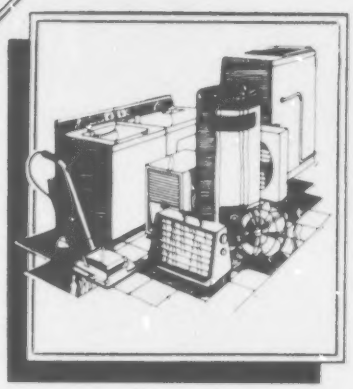
BEDROOM
- Overloading electrical outlet
- Electrical cord in pathway
- Frayed electrical cord
- Money left in open
- Ladder in open window
- Safe left open
- Disorganized drawer left open

ATTIC
- Stacks of newspapers, rags, and junk stored in attic

USING APPLIANCES

- READ INSTRUCTION BOOK.
- DISCONNECT APPLIANCE BY PULLING PLUG, NOT CORD.
- USE APPLIANCE FOR INTENDED PURPOSE ONLY.
- DO NOT USE APPLIANCE WHEN YOU ARE STANDING IN WATER, OR WET.

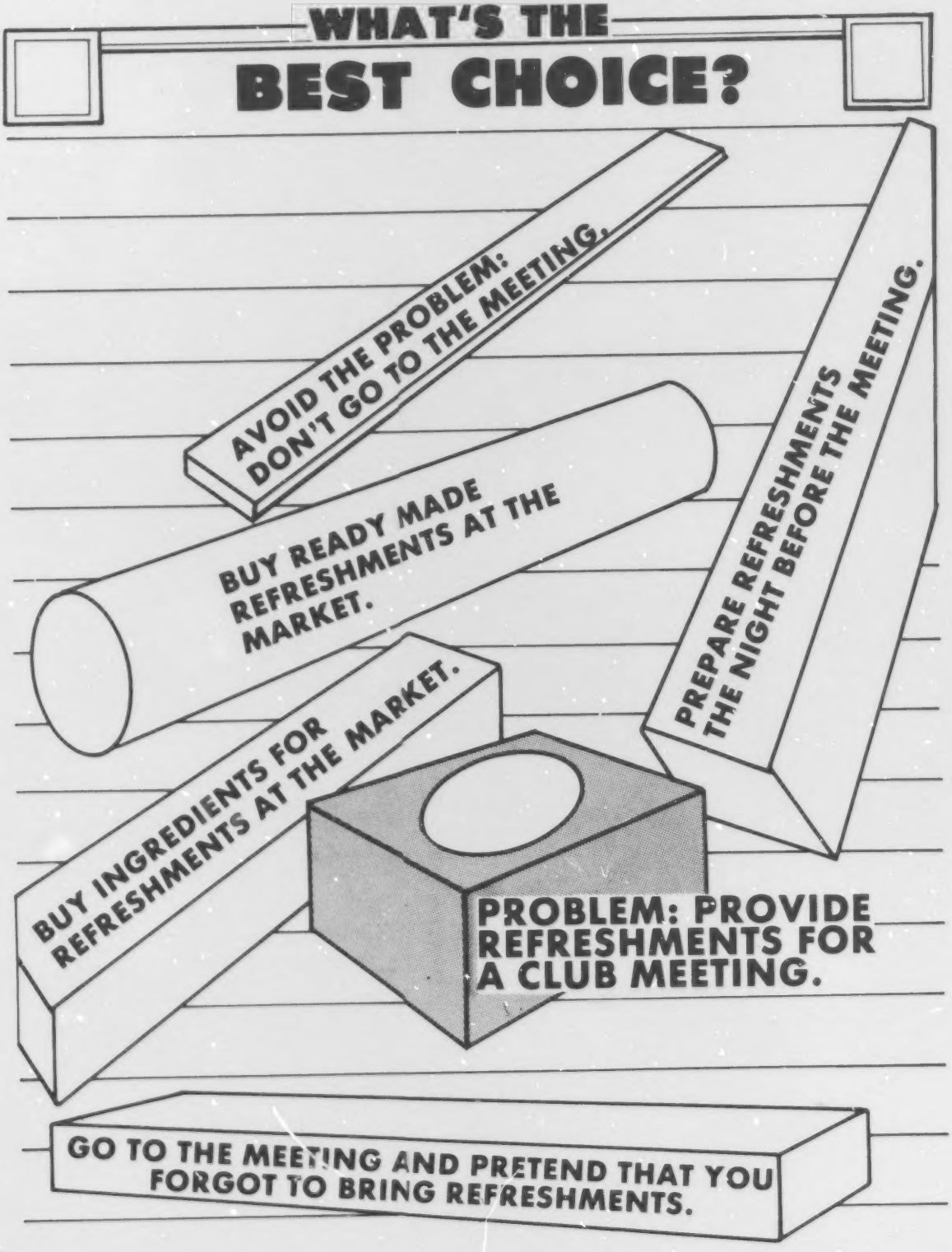




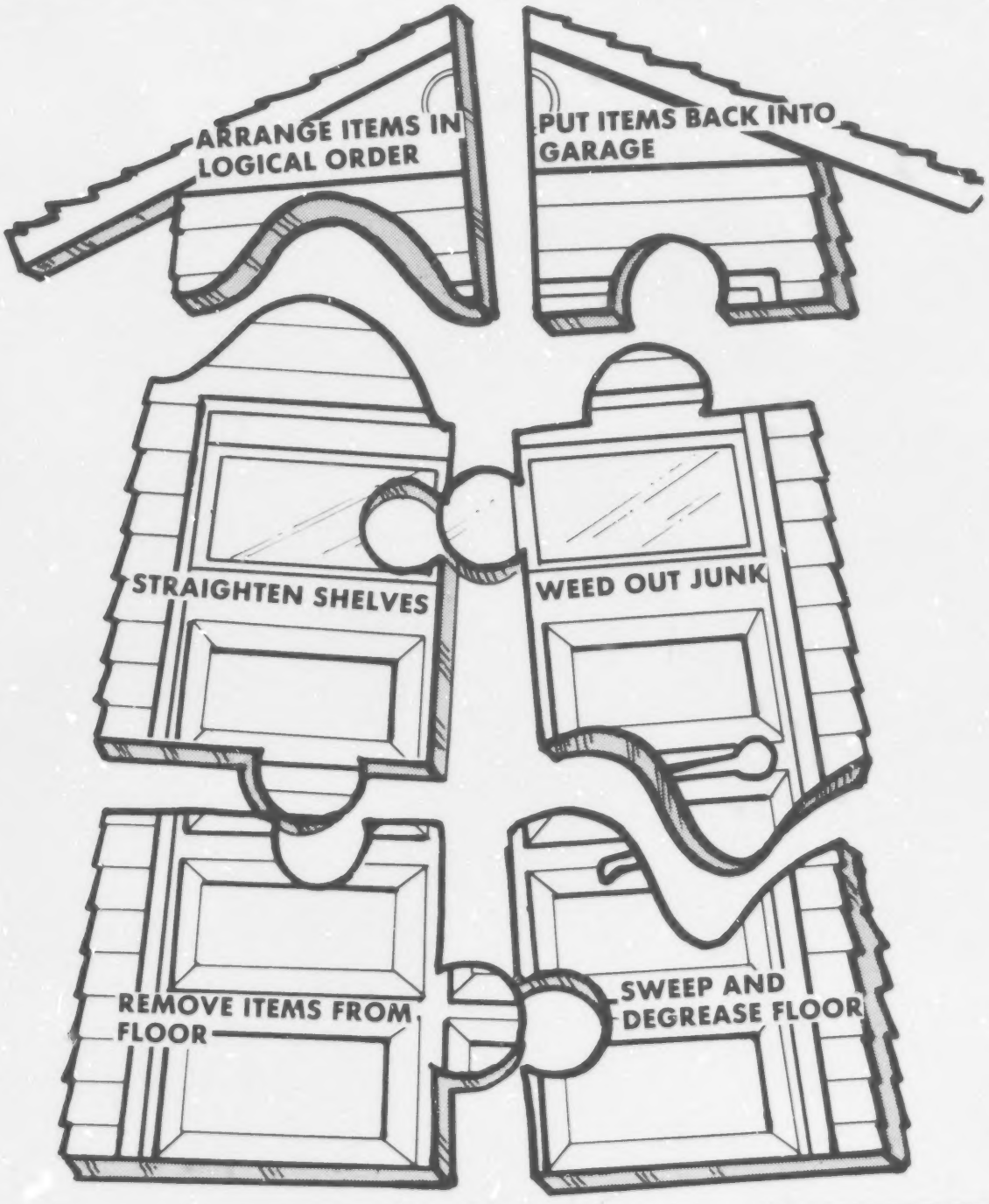
- REPLACE WORN CORDS AND PLUGS.
- HAVE QUALIFIED REPAIR OR SERVICE PERSON MAKE REPAIRS.
- DO NOT OPERATE A BROKEN OR PARTIALLY ASSEMBLED APPLIANCE.
- STORE APPLIANCES PROPERLY, OUT OF CHILDREN'S REACH

ENERGY COSTS

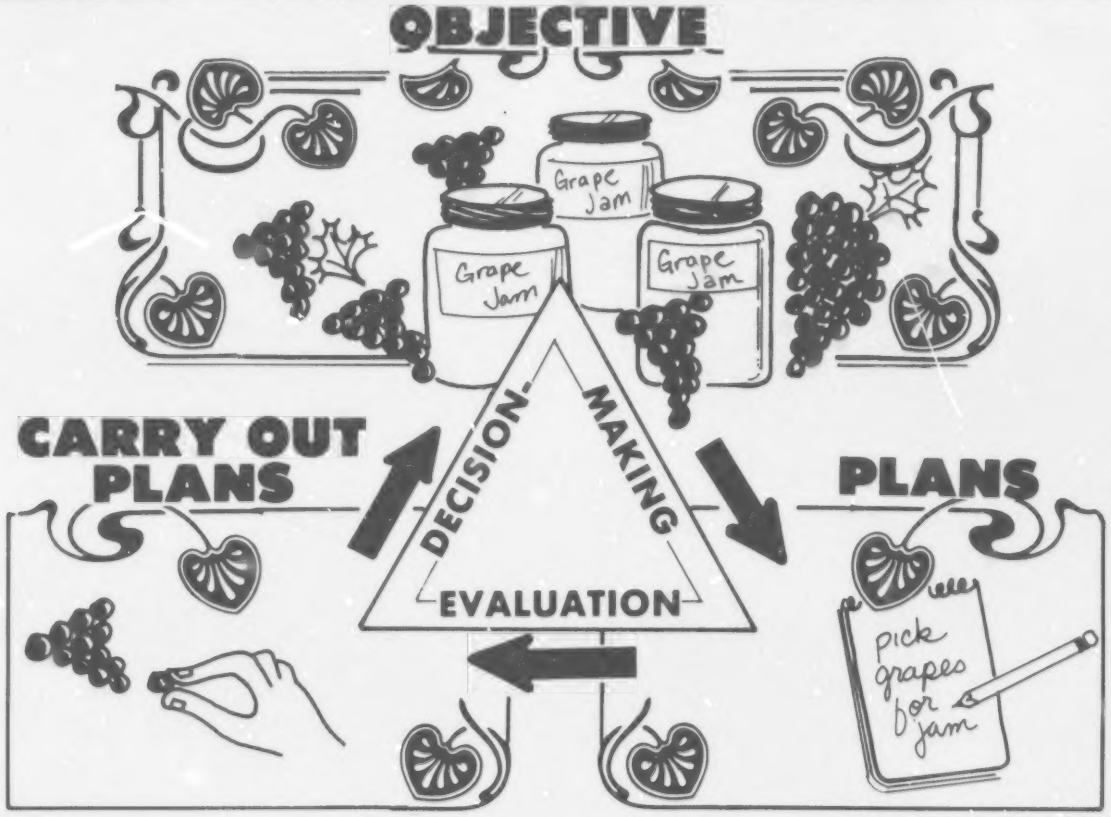
WHAT'S THE BEST CHOICE?


AVOID THE PROBLEM: DON'T GO TO THE MEETING.
BUY READY MADE REFRESHMENTS AT THE MARKET.
PREPARE REFRESHMENTS THE NIGHT BEFORE THE MEETING.
BUY INGREDIENTS FOR REFRESHMENTS AT THE MARKET.
PROBLEM: PROVIDE REFRESHMENTS FOR A CLUB MEETING.
GO TO THE MEETING AND PRETEND THAT YOU FORGOT TO BRING REFRESHMENTS.

TASK BREAK DOWN



MANAGEMENT PROCESS



APPLIANCE CHECK LIST

GENERAL HOUSING
- ☐ air conditioner (central)
- ☐ air conditioner (window)
- ☐ attic fan
- ☐ air purifier
- ☐ clock
- ☐ dehumidifier
- ☐ deodorizer
- ☐ evaporative cooler
- ☐ fan
- ☐ fireplace log
- ☐ heating unit (central)
- ☐ humidifier
- ☐ lamp
- ☐ overhead light
- ☐ space heater
- ☐ water heater (electric)
- ☐ water heater (gas)

KITCHEN
- ☐ blender
- ☐ bottle warmer
- ☐ broiler
- ☐ can opener
- ☐ carving knife
- ☐ coffee maker
- ☐ corn popper
- ☐ dishwasher
- ☐ disposal
- ☐ deep fat fryer
- ☐ food freezer
- ☐ fondue pot
- ☐ food processor
- ☐ hot plate
- ☐ microwave oven
- ☐ mixer
- ☐ range (electric)
- ☐ range (gas)
- ☐ refrigerator
- ☐ sandwich grill
- ☐ skillet
- ☐ trash compactor
- ☐ toaster
- ☐ toaster oven
- ☐ warming tray

TRANSPORTATION
- ☐ automobile
- ☐ boat
- ☐ motorcycle
- ☐ garage door opener

HEALTH AND GROOMING
- ☐ blanket
- ☐ curling iron
- ☐ exercise equipment
- ☐ hair clippers
- ☐ hair dryer
- ☐ heat lamp
- ☐ heating pad
- ☐ hot comb/brush
- ☐ hot lather dispenser
- ☐ hot tub
- ☐ make-up mirror
- ☐ massager
- ☐ shaver
- ☐ sun lamp
- ☐ sauna
- ☐ toothbrush
- ☐ vaporizer
- ☐ vibrator

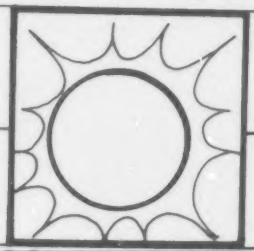
FINANCE AND COMMUNICATION
- ☐ adding machine
- ☐ calculator
- ☐ computer
- ☐ pencil sharpener
- ☐ telephone

ENTERTAINMENT
- ☐ barbecue grill
- ☐ ice cream freezer
- ☐ projector
- ☐ radio
- ☐ stereo/tape player
- ☐ tape recorder
- ☐ television
- ☐ toys (electric)
- ☐ video recorder

HOBBIES
- ☐ aquarium filter
- ☐ aquarium heater
- ☐ guitar
- ☐ sewing machine
- ☐ scissors (electric)
- ☐ plant lights

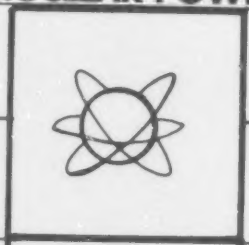
ENERGY SOURCES

FOSSIL FUELS



SOLAR POWER

NUCLEAR POWER



HYDRO POWER

NATURAL GAS

HEAT FROM THE EARTH

WIND POWER

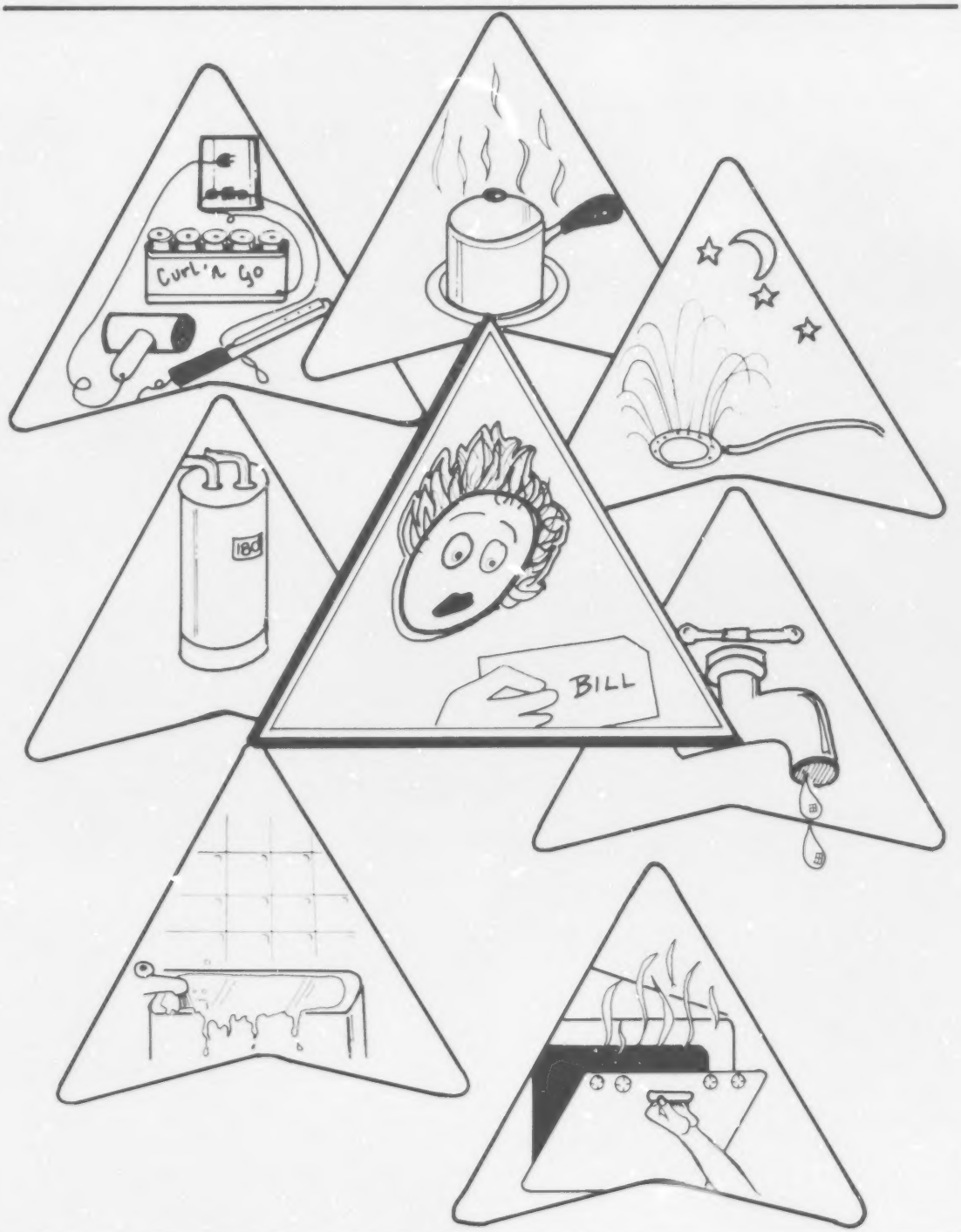
SAND

COAL

FOREST

OCEAN

ENERGY ADDS UP!



HOW MUCH ENERGY DOES YOUR HOUSE NEED?

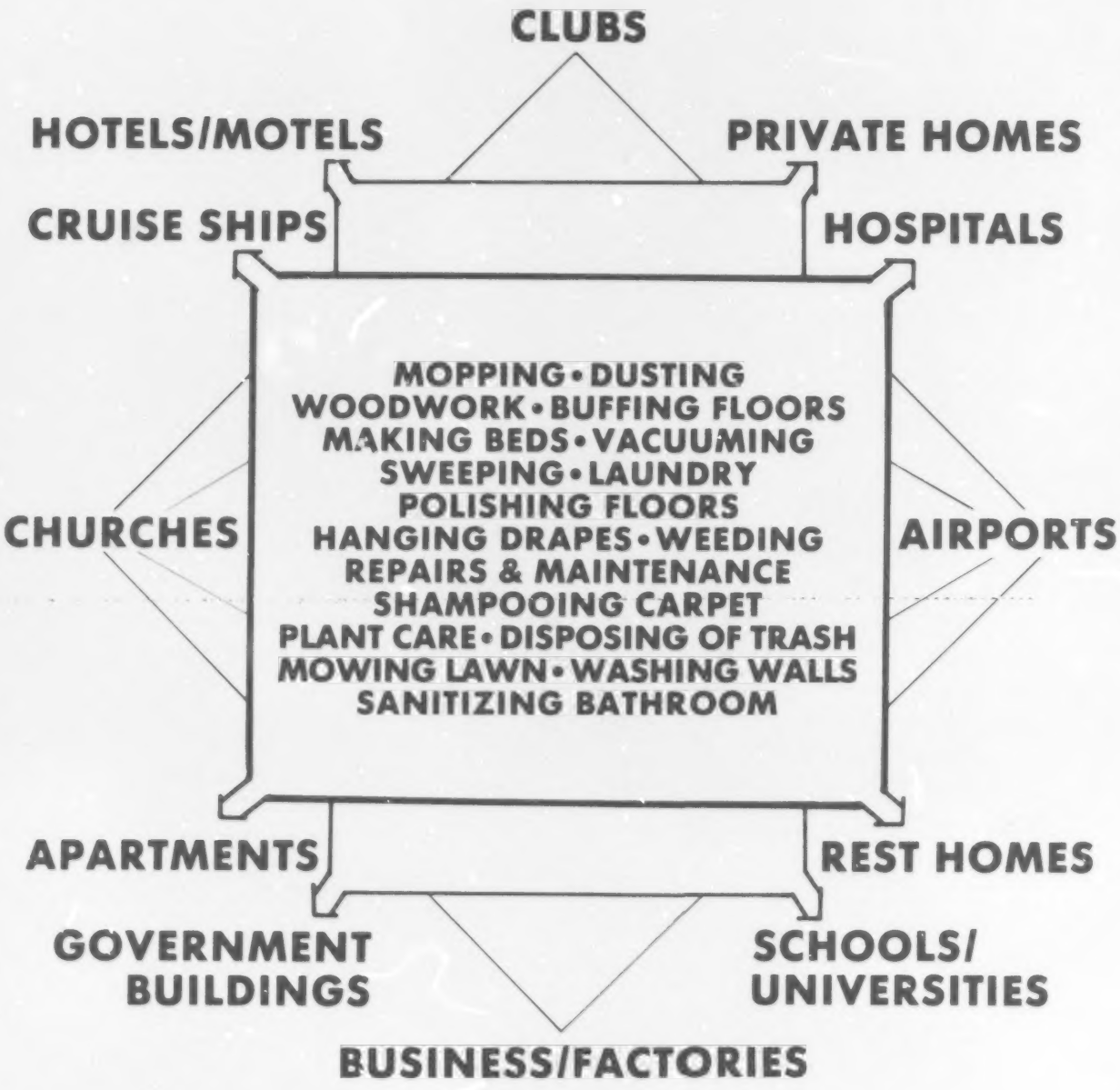
CHANGES IN OUTDOOR TEMPERATURE

STRUCTURAL MAKEUP OF THE HOME

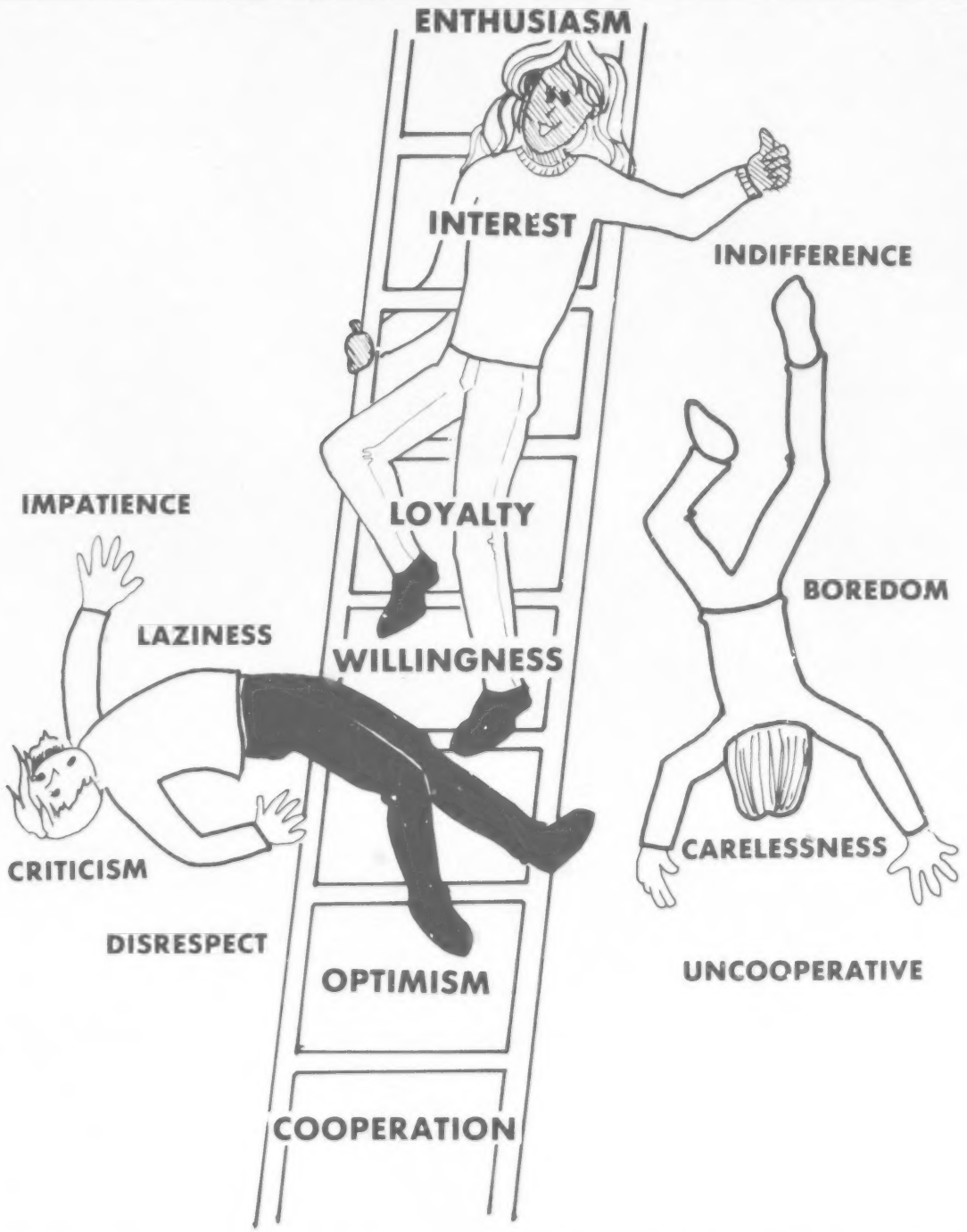
TEMPERATURE-LOWERING THERMOSTAT IN WINTER, RAISING IN SUMMER

FAMILY SIZE, STRUCTURE AND HABITS

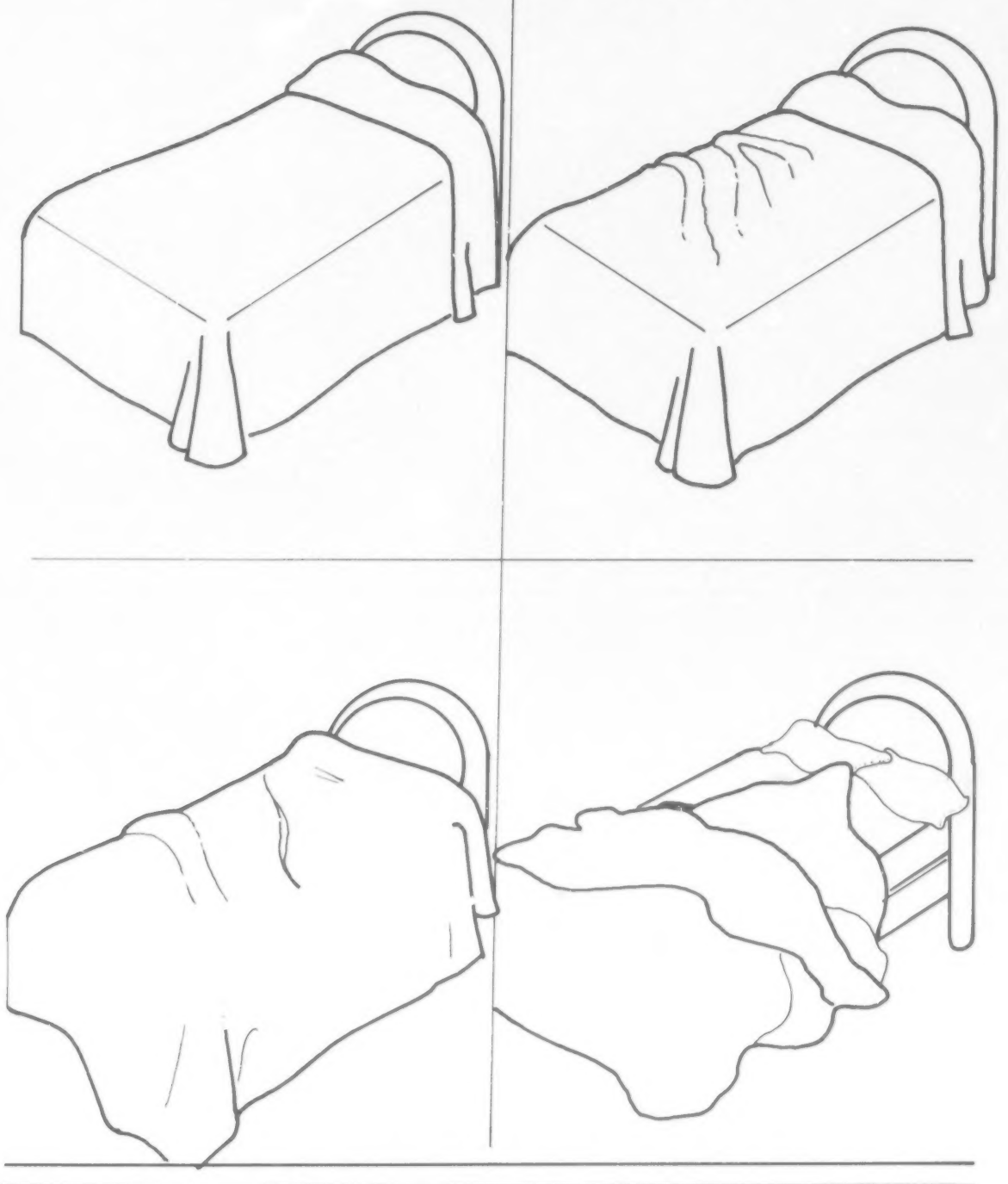
JOB OPPORTUNITIES



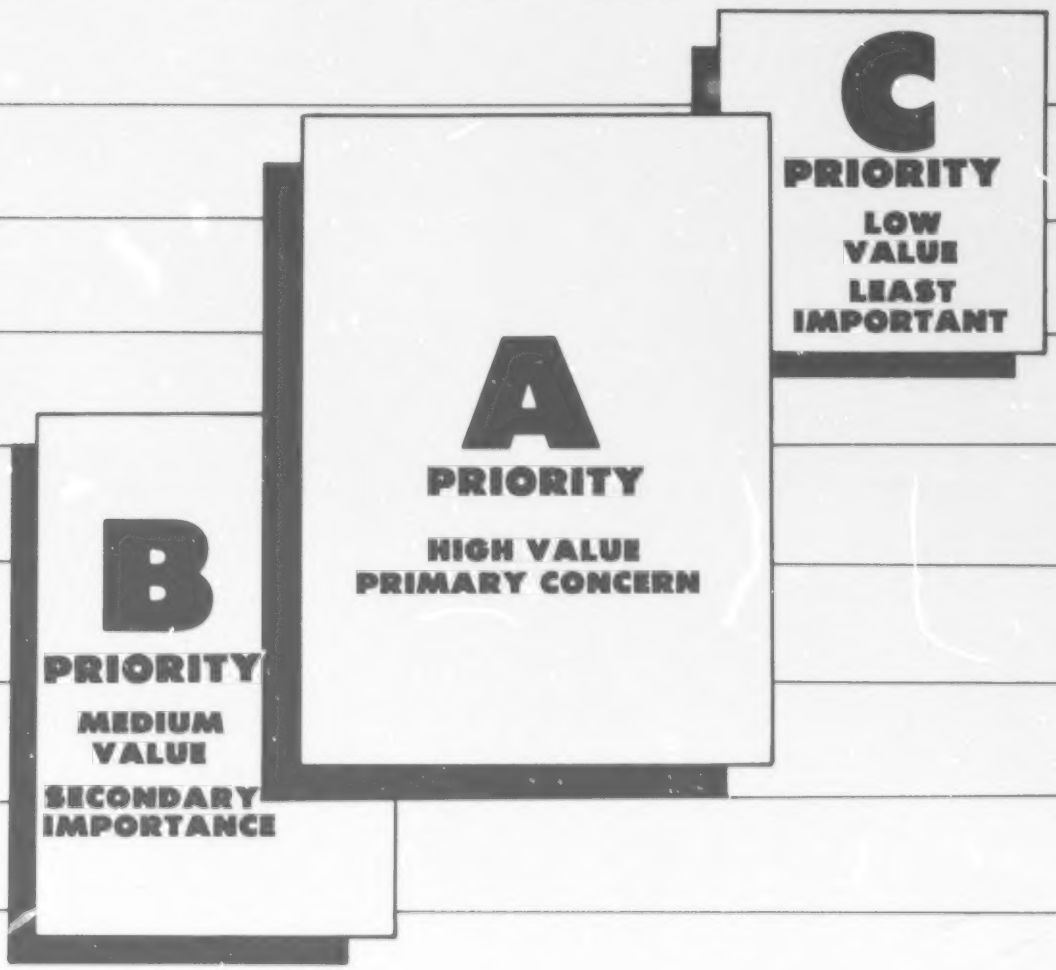
ATTITUDES FOR SUCCESS
POSITIVE AND NEGATIVE



BED MAKING STANDARDS



SETTING PRIORITIES



KINDS OF RESOURCES

HUMAN

•ATTITUDES
•KNOWLEDGE
TIME•ENERGY•SKILLS

MATERIAL

•WAGES OR INCOME
•SAVINGS•HOME•CAR
•FOOD•CREDIT
•INVESTMENTS

ENVIRONMENTAL

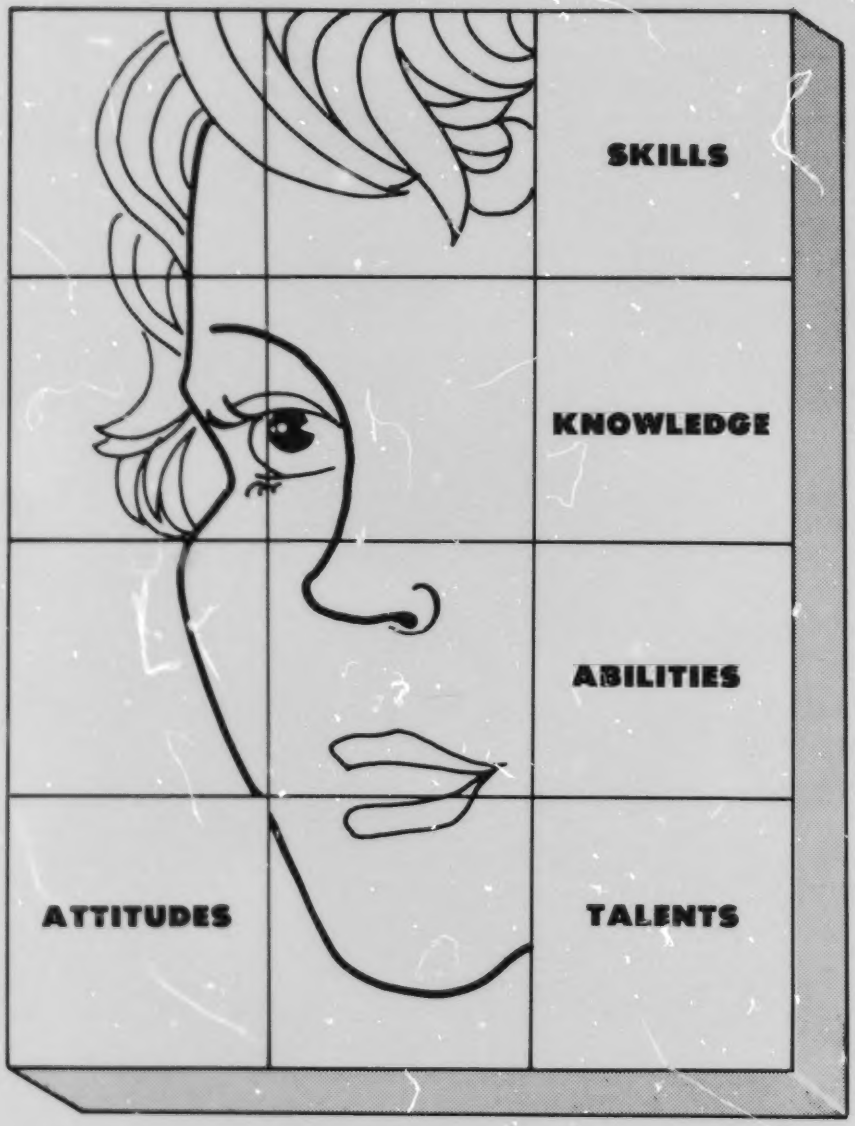
LIBRARIES
•GOVERNMENTAL AGENCIES AND SERVICES

•SOCIAL ORGANIZATIONS
•NATURAL RESOURCES
•ECONOMIC INSTITUTIONS

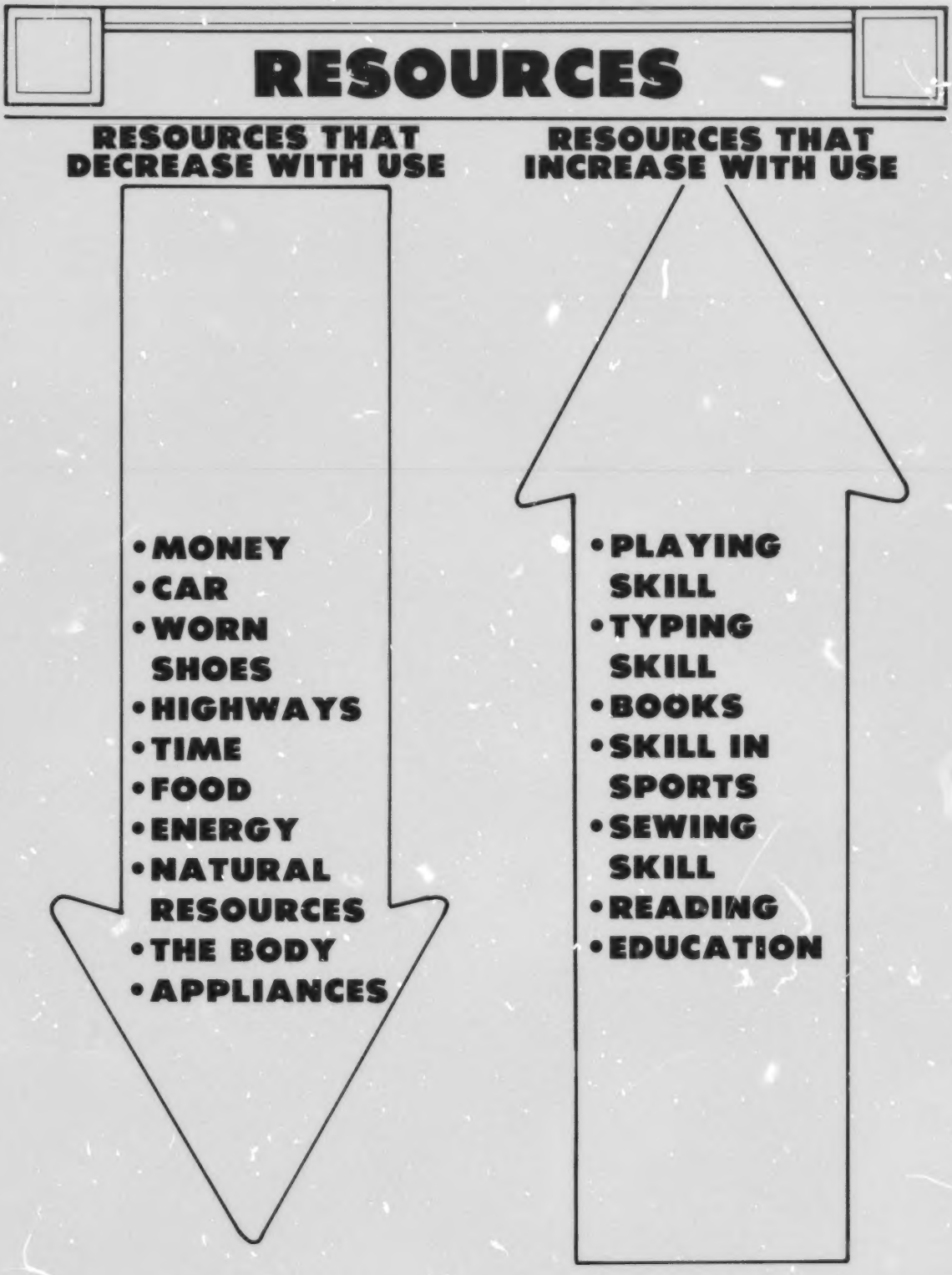
•COMMUNITY SERVICES
FACILITIES•LIBRARIES
SHOPPING FACILITIES

WHAT ARE YOUR PERSONAL RESOURCES

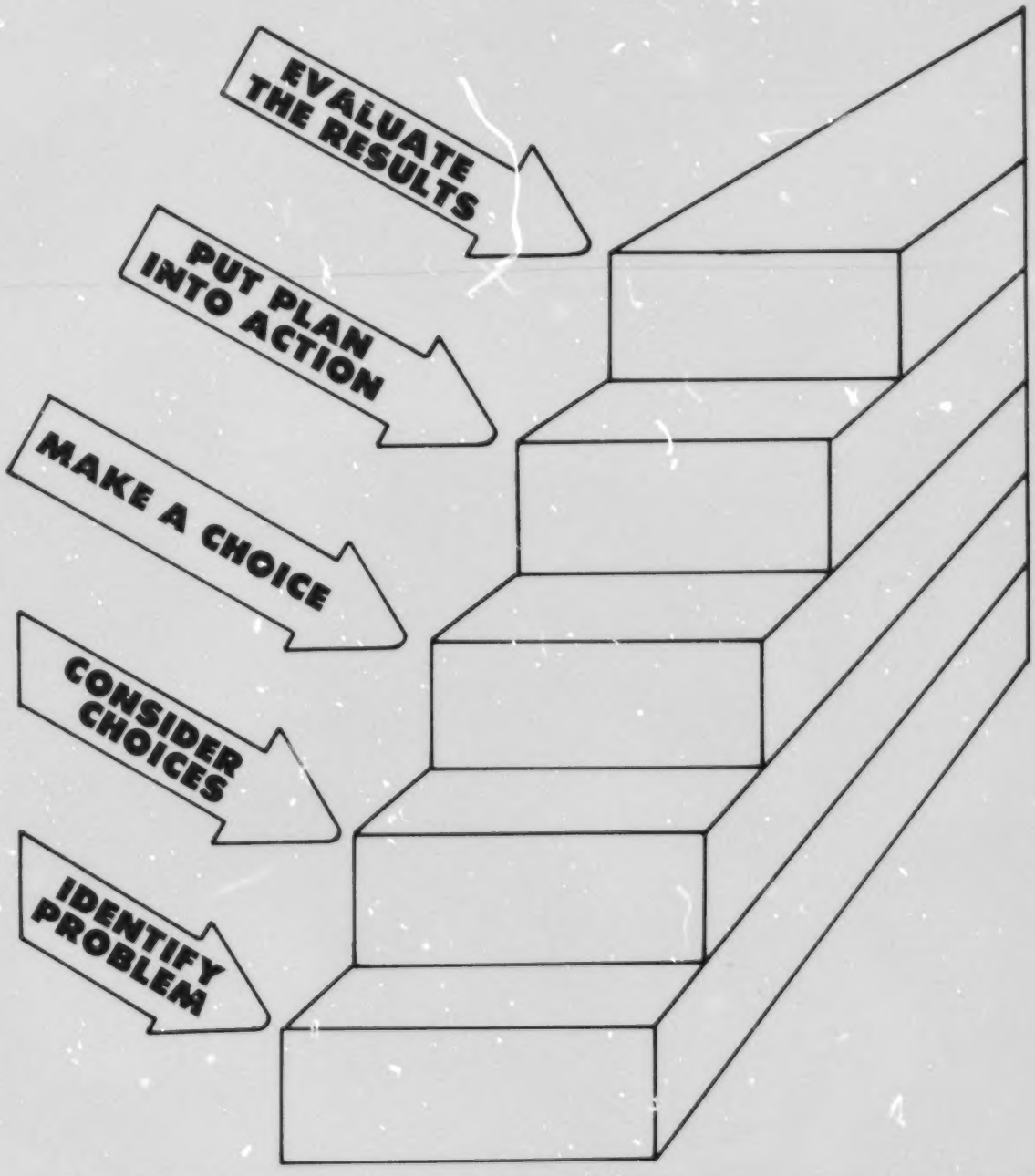
?



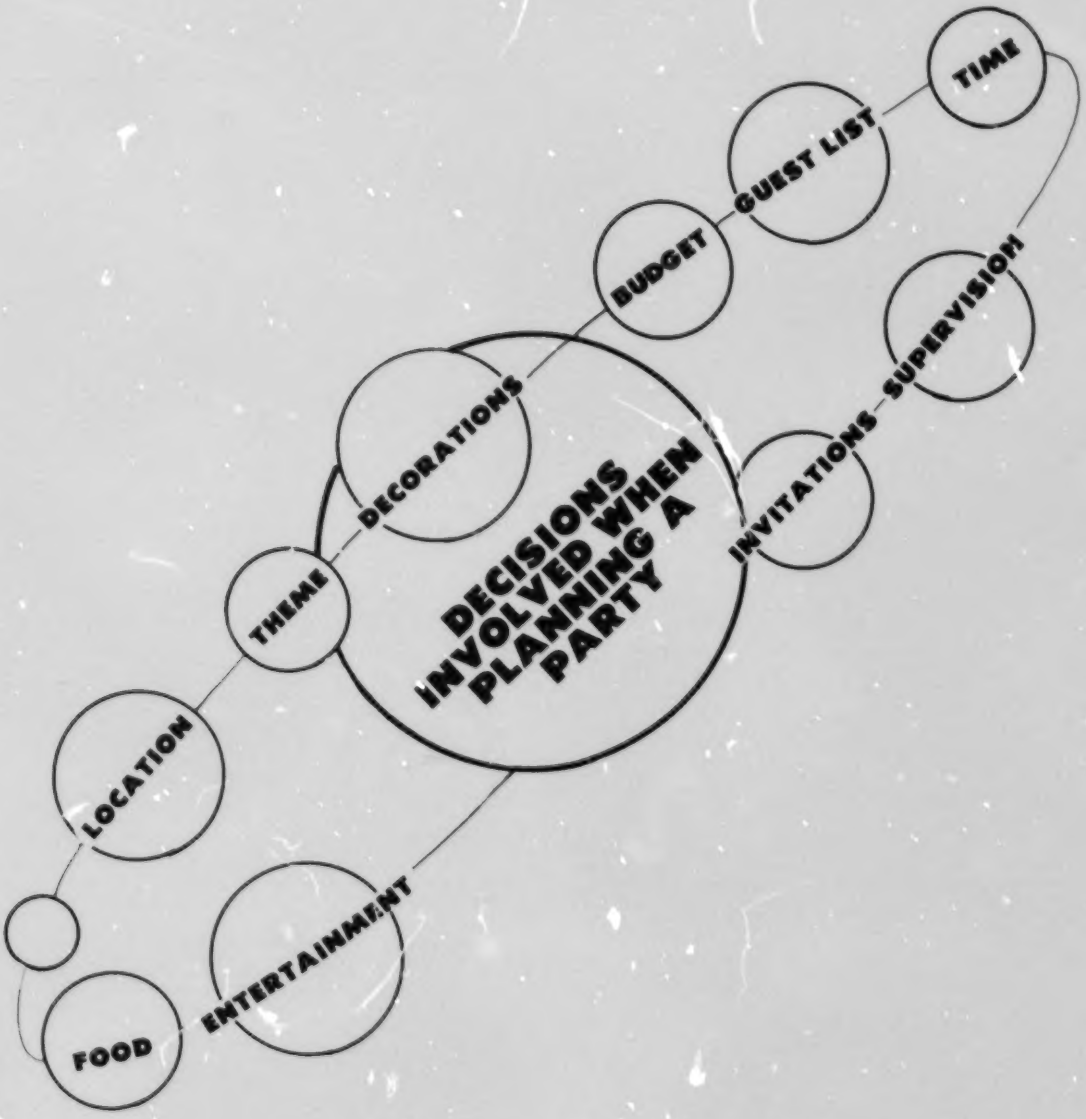
RESOURCES


RESOURCES THAT DECREASE WITH USE
• MONEY
• CAR
• WORN SHOES
• HIGHWAYS
• TIME
• FOOD
• ENERGY
• NATURAL RESOURCES
• THE BODY
• APPLIANCES
RESOURCES THAT INCREASE WITH USE
• PLAYING SKILL
• TYPING SKILL
• BOOKS
• SKILL IN SPORTS
• SEWING SKILL
• READING
• EDUCATION

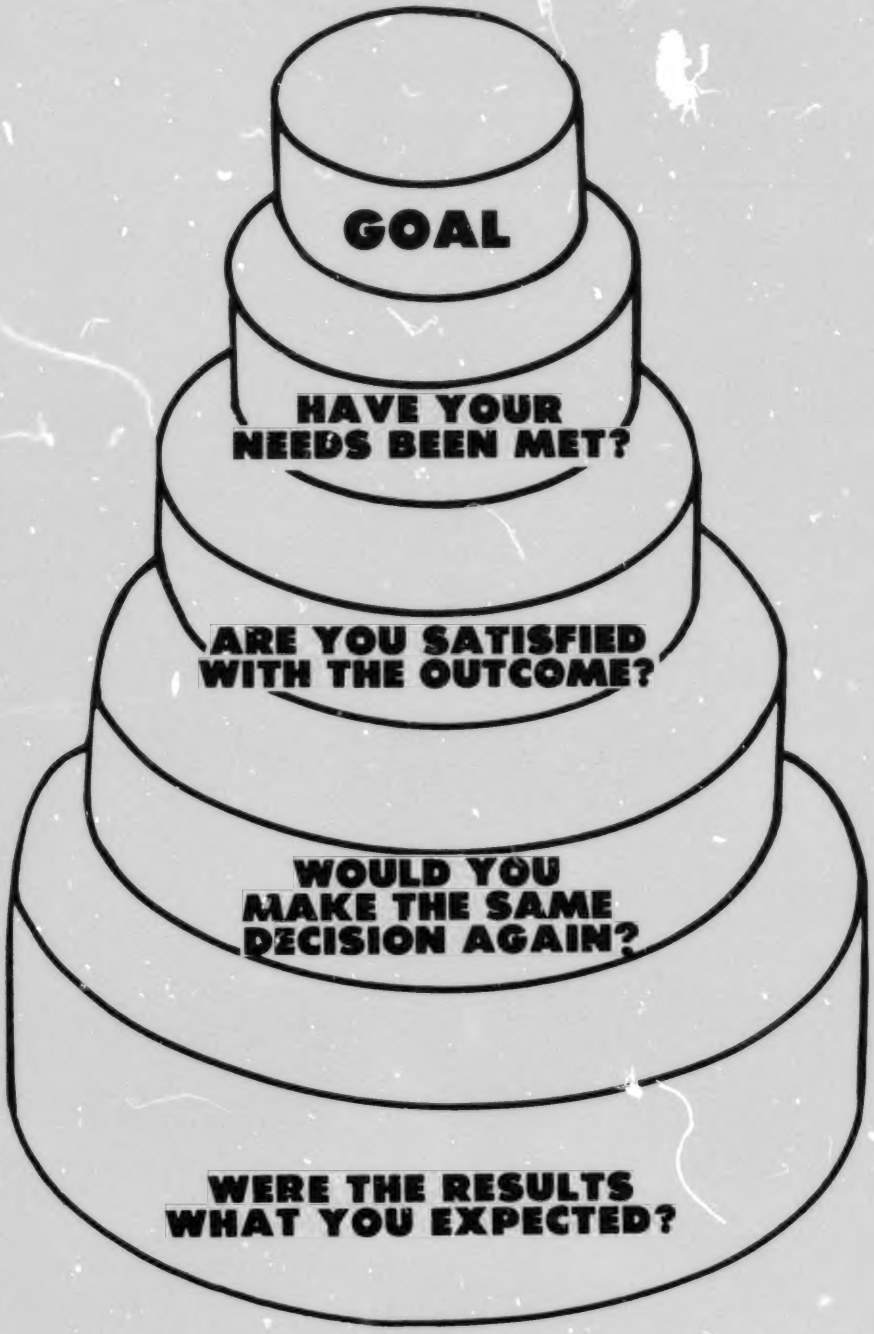
STEPS IN DECISION MAKING



DECISION SATELLITES



HOW CLOSE ARE YOU?

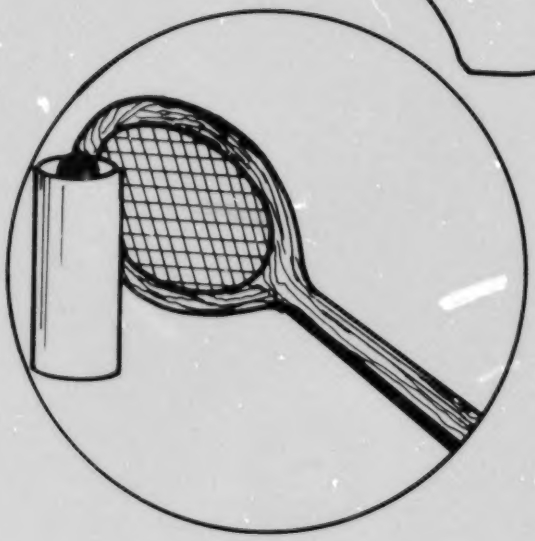

GOAL
HAVE YOUR NEEDS BEEN MET?
ARE YOU SATISFIED WITH THE OUTCOME?
WOULD YOU MAKE THE SAME DECISION AGAIN?
WERE THE RESULTS WHAT YOU EXPECTED?

TIME LOG:

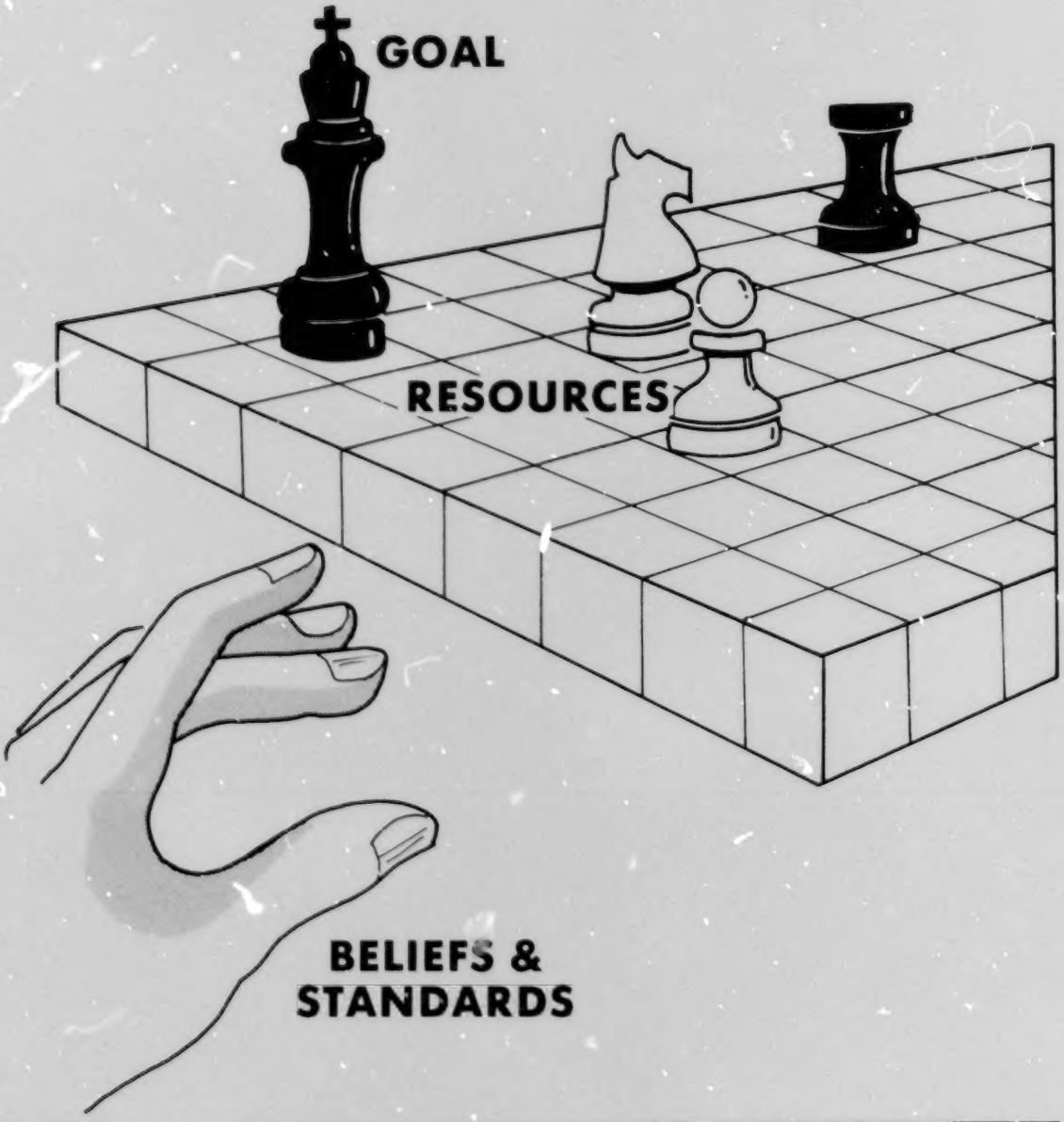
A LIST OF DAILY ACTIVITIES RECORDED AT SPECIFIC TIME INTERVALS

7 a.m.	4:45
7:15	5:00
7:45	5:15
8:00	5:30
8:15	5:45
8:30	6:00
8:45	6:15
9:00	6:30
9:15	6:45
9:30	7:00
9:45	7:15
10:00	7:30
10:15	7:45
10:30	8:00
10:45	8:15
11:00	8:30
11:15	8:45
11:30	9:00
11:45	9:15
12 p.m.	9:30
12:15	9:45
12:30	10:00
12:45	10:15
1:00	10:30
1:15	10:45
1:30	11:00
1:45	11:15
2:00	11:30
2:15	11:45
2:30	12 a.m.
2:45	12:15
3:00	12:30
3:15	12:45
3:30	1:00
3:45	1:15
4:00	1:30
4:15	1:45
4:30	2:00

SAVING PAYS OFF



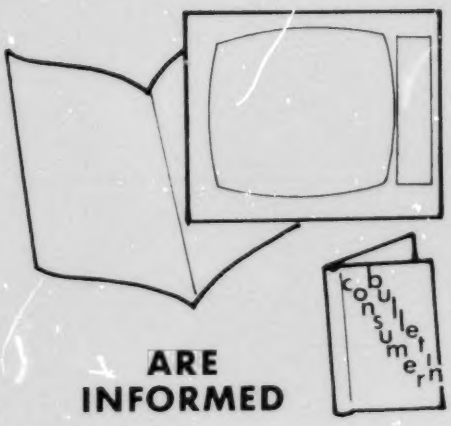
DECISION MAKING
COMPONENTS



DECISION MAKERS

ARE THOSE WHO...

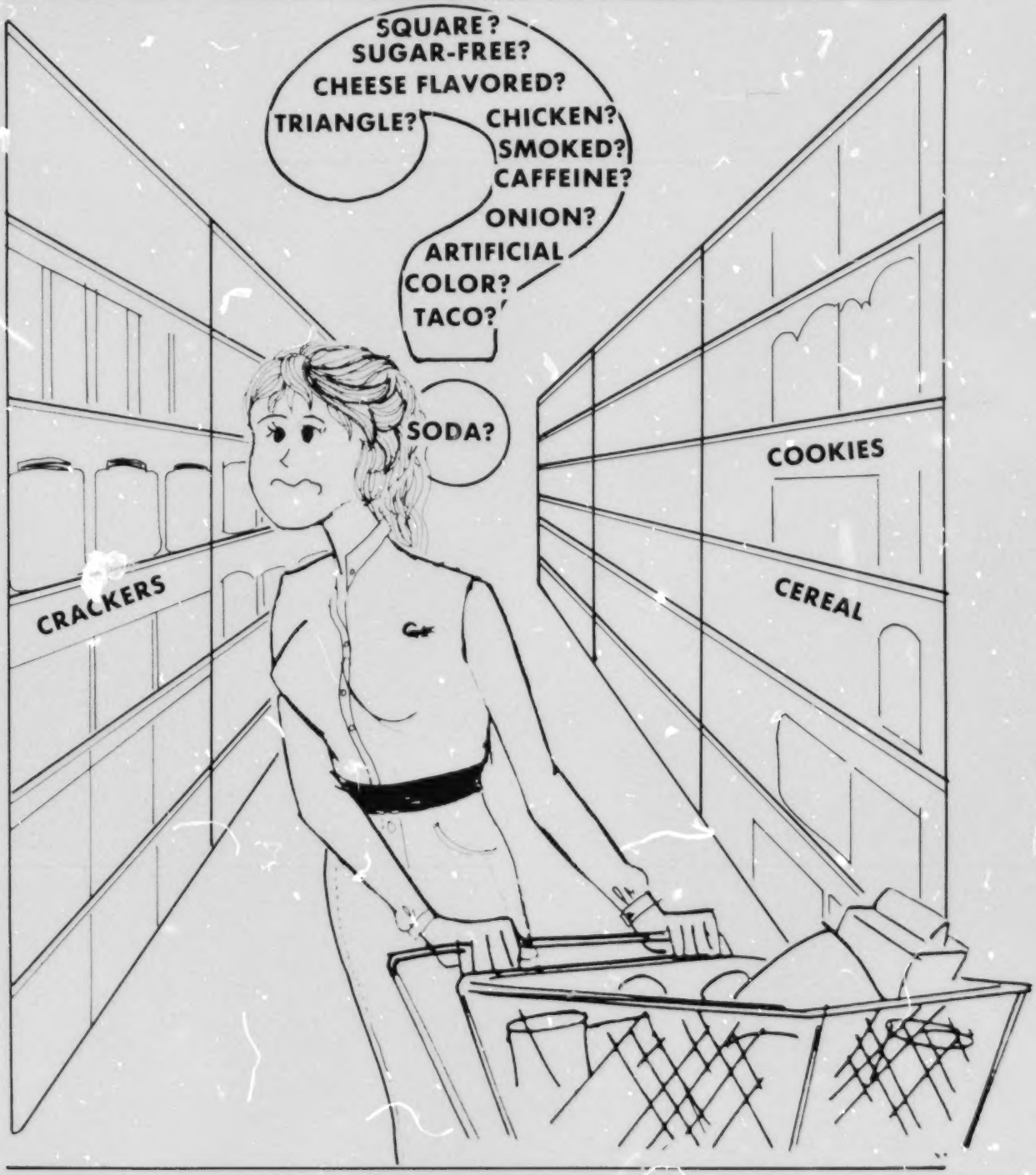
TAKE RESPONSIBILITY



ARE INFORMED

ARE INVOLVED

DECISIONS, DECISIONS



FAMILY LIFE CYCLE

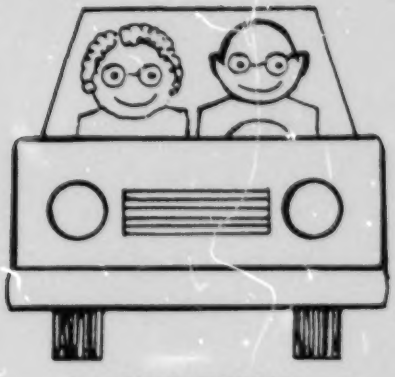
I
BEGINNING

1. SINGLE
2. MARRIED COUPLES

II
EXPANDING

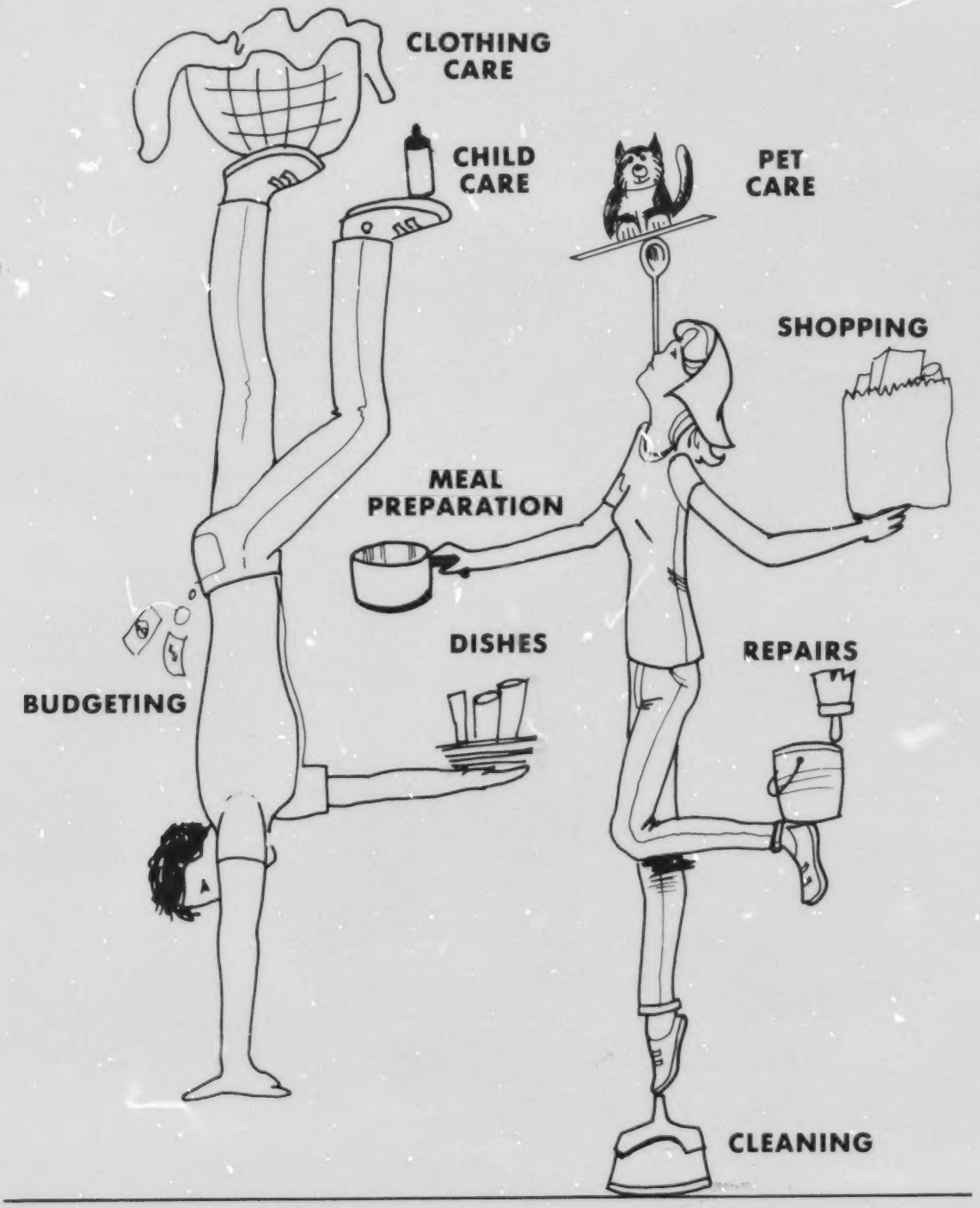
1. CHILD BEARING (BIRTH - 2½ YEARS)
2. PRE-SCHOOLERS (AGES 2½ - 6)
3. SCHOOL-AGE (AGES 6 - 13)
4. TEENAGE
5. COLLEGE

III
CONTRACTING



1. LAUNCHING
2. EMPTY NEST
3. RETIREMENT
4. LONE SURVIVOR

JUGGLING
HOUSSHOLD ACTIVITIES



HOUSEHOLD ACTIVITY CHECK LIST

ACTIVITY	FAMILY MEMBERS						
FREQUENT ACTIVITIES:							
OCCASIONAL ACTIVITIES:							

TIME LOG:
A LIST OF DAILY ACTIVITIES

TIME	ACTIVITY	CATEGORIES							
		Rest	Clas.	Study	Meals	Grooming	Work	Fun	Other
7:00 a.m.									
7:30									
8:00									
8:30									
9:00									
9:30									
10:00									
10:30									
11:00									
11:30									
12:00 p.m.									
12:30									
1:00									
1:30									
2:00									
2:30									
3:00									
3:30									
4:00									
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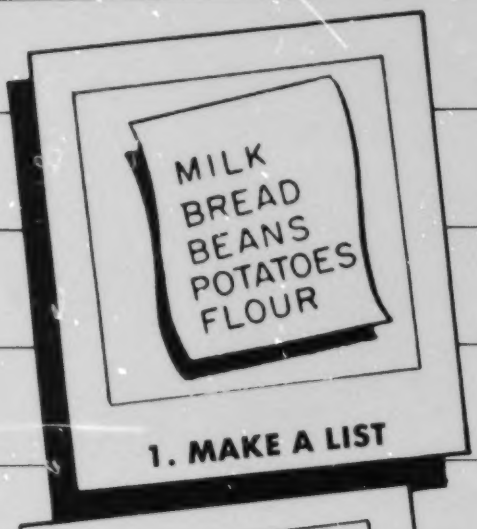
10:00									
10:30									
11:00									
11:30									
12:00 a.m.									

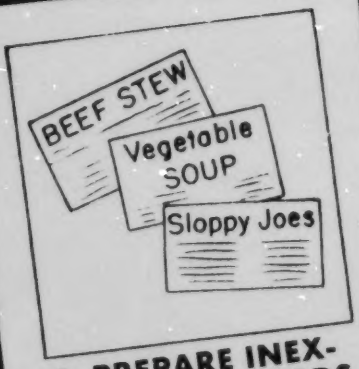
SKILLS AS RESOURCES



1. MAKE A LIST

2. PLAN NUTRITIOUS MEALS

3. BUY AT LOWEST COST



4. PREPARE INEXPENSIVE FOODS

5. LEARN TO MAKE ALTERATIONS

6. READ LABELS AND FOLLOW INSTRUCTIONS

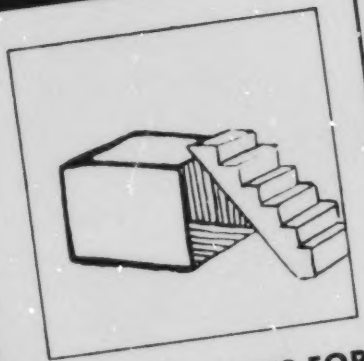
SKILLS AS RESOURCES

7. MEND CLOTHES

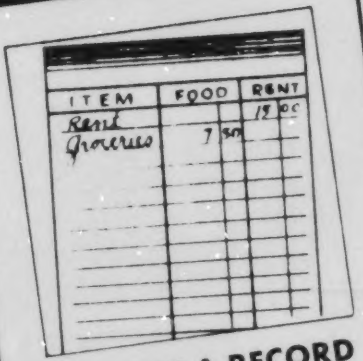
8. PRESS AND STORE CLOTHES PROPERLY

9. LEARN TO REFINISH FURNITURE

10. LEARN TO MAKE ACCESSORIES



11. MAKE TOYS FOR CHILDREN



12. KEEP A RECORD OF EXPENSES

HUMAN RESOURCES

KNOWLEDGE

SKILLS & ABILITIES

TIME

ENERGY

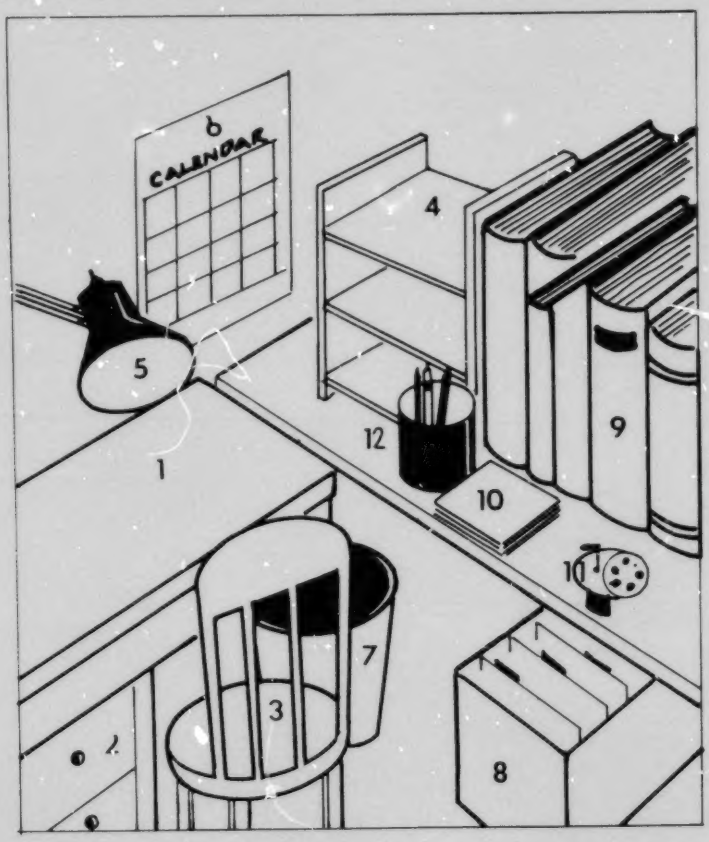
SERVICES

RECORD STORAGE CHART

RECORD:	Safe-Deposit Box	Home File	Perm.*	6 yr.	1 yr.	2 mo.
Bank Statements		X		X		
Birth Certificates	X		X			
Canceled Checks		X		X		
Car Title	X		X			
Cash Receipts		X				X
Credit Card List	X		X			
Credit Card Receipts & Statements		X			X	
Deposit Slips		X			X	
Insurance Policies		X	X			
Inventory of Household Goods	X		X			
Investment Records	X		X			
List of Insurance Policies	X		X			
Loan Contracts	X		X			
Marriage Certificates	X		X			
Medical Records		X		X		
Military Records	X		X			
Mortgage	X		X			
Paycheck Stubs		X		X		
Warranties		X	X			
Will	X		X			

*Permanent

COMPONENTS OF A STUDY CENTER



DIRECTIONS:
Items needed for a study center are shown in the picture above. Find and circle the names of these items in the word search puzzle. Then write the names in the blanks provided, matching the numbers in the picture.

P P B D N T T I R W R I T I S I B
E W E S R P E N E I N G I L H O N
S T E K S A B E T S A W L G A B O
W T H A S K W I O N T H G I L I K
X O B E L I F E B A S K C S U L O
B N O T I K I P R I T I N X P H S
O H S N E O L O A B A S K O N X T
F C H L I I E I T H I L O O F L I
U A I A F O B O O K S N T B X I H
I L T H T G A I N G W E G O O L K
P E N C I L S H A R P E N E R C L
E N S U A I K O B A A R D D P E K
N D W R I W E K D D F I P E S S B
I A A W R I T I N G S U R F A C E
W R I T I F S U R F A S E B O X W
S P E N C I L H O L D E R O B A P

WORDS

1. _
2. _ _ _ _ _ _ _ _
3. _ _ _ _ _ _
4. _ _ _ _ _ _ _ _ _ _ _ _ _ _ _
5. _ _ _ _ _ _
6. _ _ _ _ _ _ _ _ _ _
7. _ _ _ _ _ _ _ _ _ _ _ _ _ _ _
8. _ _ _ _ _ _ _ _ _
9. _ _ _ _ _ _ _
10. _ _ _ _ _ _ _ _ _
11. _
12. _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _

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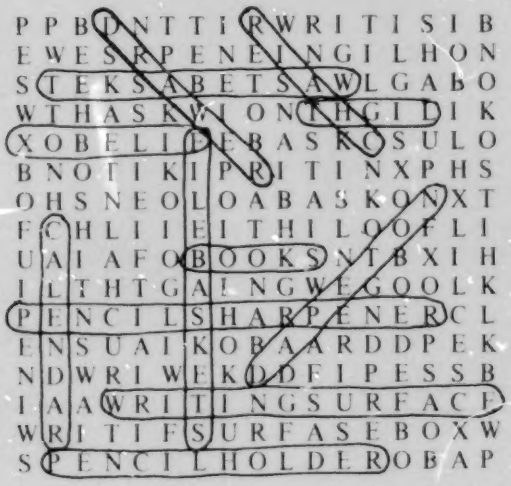
COMPONENTS OF A STUDY CENTER
ANSWER KEY


P P B D N T T I R W R I T I S I B
E W E S R P E N E I N G I L H O N
S T E K S A B E T S A W L G A B O
W T H A S K W I O N T H G I D I K
X O B E L I D E B A S K O S U L O
B N O T I K I P R I T I N X P H S
O H S N E O L O A B A S K O N X T
F C H L I I E I T H I L O O F L I
U A I A F O B O O K S N T B X I H
I L T H T G A E N G W E G O O L K
P E N C I L S H A R P E N E R C L
E N S U A I K O B A A R D D P E K
N D W R I W E K O D E I P E S S B
I A A W R I T I N G S U R F A C E
W R I T I F S U R F A S E B O X W
S P E N C I L H O L D E R O B A P

WORDS

1. writing surface
2. drawer
3. chair
4. file baskets
5. light
6. calendar
7. waste basket
8. file box
9. books
10. note pad
11. pencil sharpener
12. pencil holder

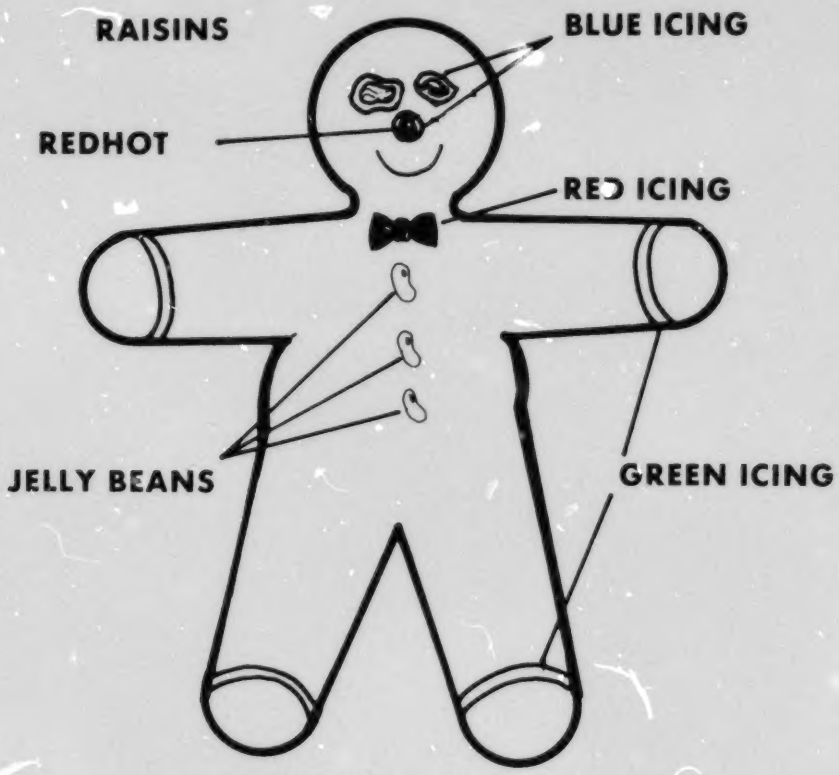
STEPS TO ORGANIZATION

1. PLAN ORGANIZATION ON PAPER
2. MAKE EVERY INCH COUNT
3. GROUP LIKE THINGS TOGETHER
4. STORE THINGS CLOSE TO WHERE THEY WILL BE USED
5. STORE FREQUENTLY USED ITEMS IN CLOSE REACH
6. NEVER ALLOW CLUTTER TO ACCUMULATE
7. DISCARD OR STORE UNUSED ITEMS IN OUT OF THE WAY PLACES

SAFETY HAZARDS
IN THE KITCHEN

HOW MANY KITCHEN SAFETY HAZARDS CAN YOU IDENTIFY?

TASK-CENTERED MANAGEMENT



STEP 1. Place each cookie on a square of plastic wrap.

STEP 2. Place three dots of blue icing on head of cookie for eyes and nose.

STEP 3. Draw curved line beneath nose dot with blue icing.

STEP 4. Place two raisins on dots of icing for eyes.

STEP 5. Place a redhot on dot of icing for nose.

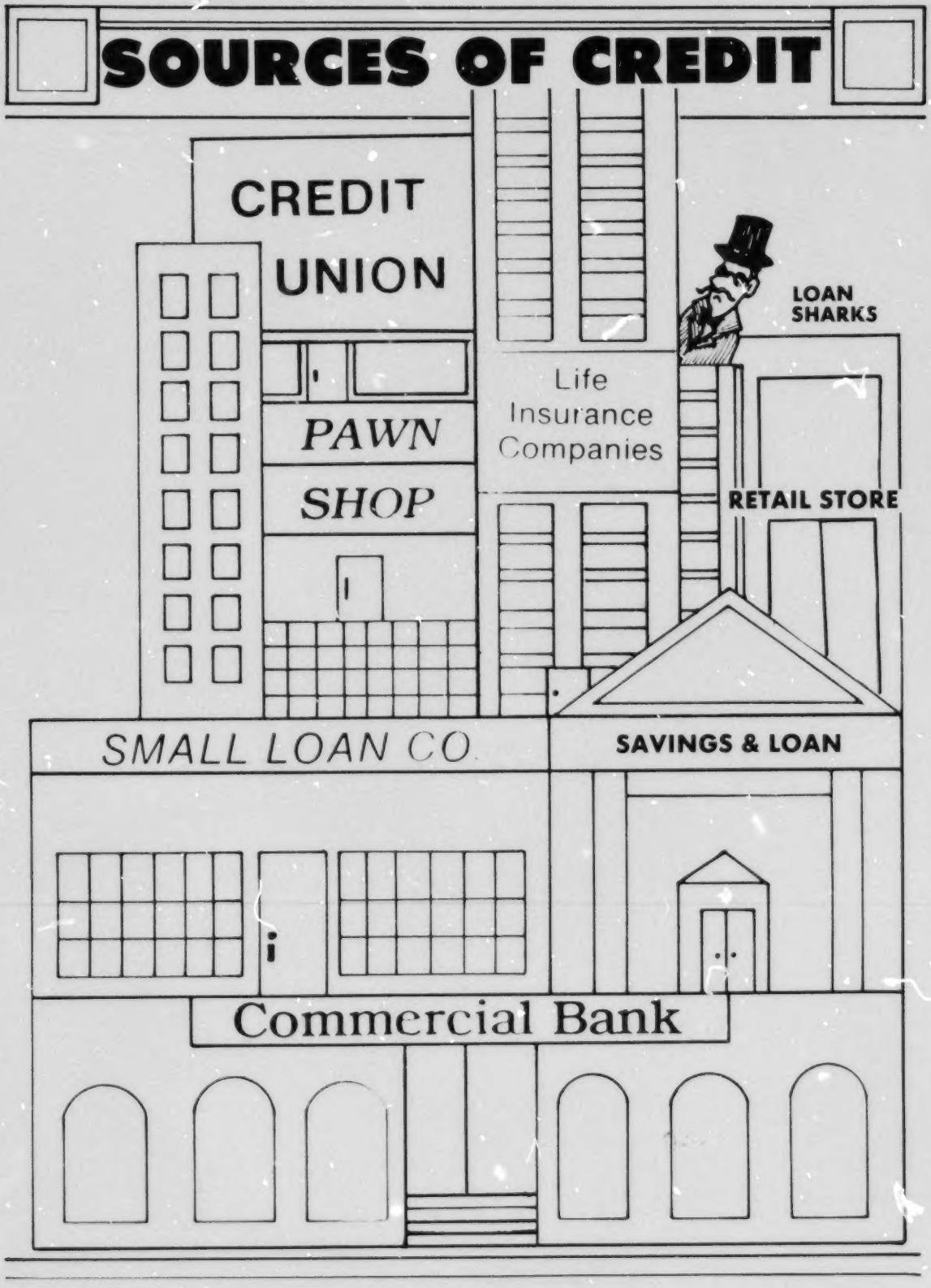
STEP 6. Place three dots of red icing down center of cookie.

STEP 7. Draw a bow tie at the top of the three red dots with red icing.

STEP 8. Place one jelly bean in each red dot down the center of the cookie.

STEP 9. Draw a line across the end of each arm and leg of the cookie with green icing.

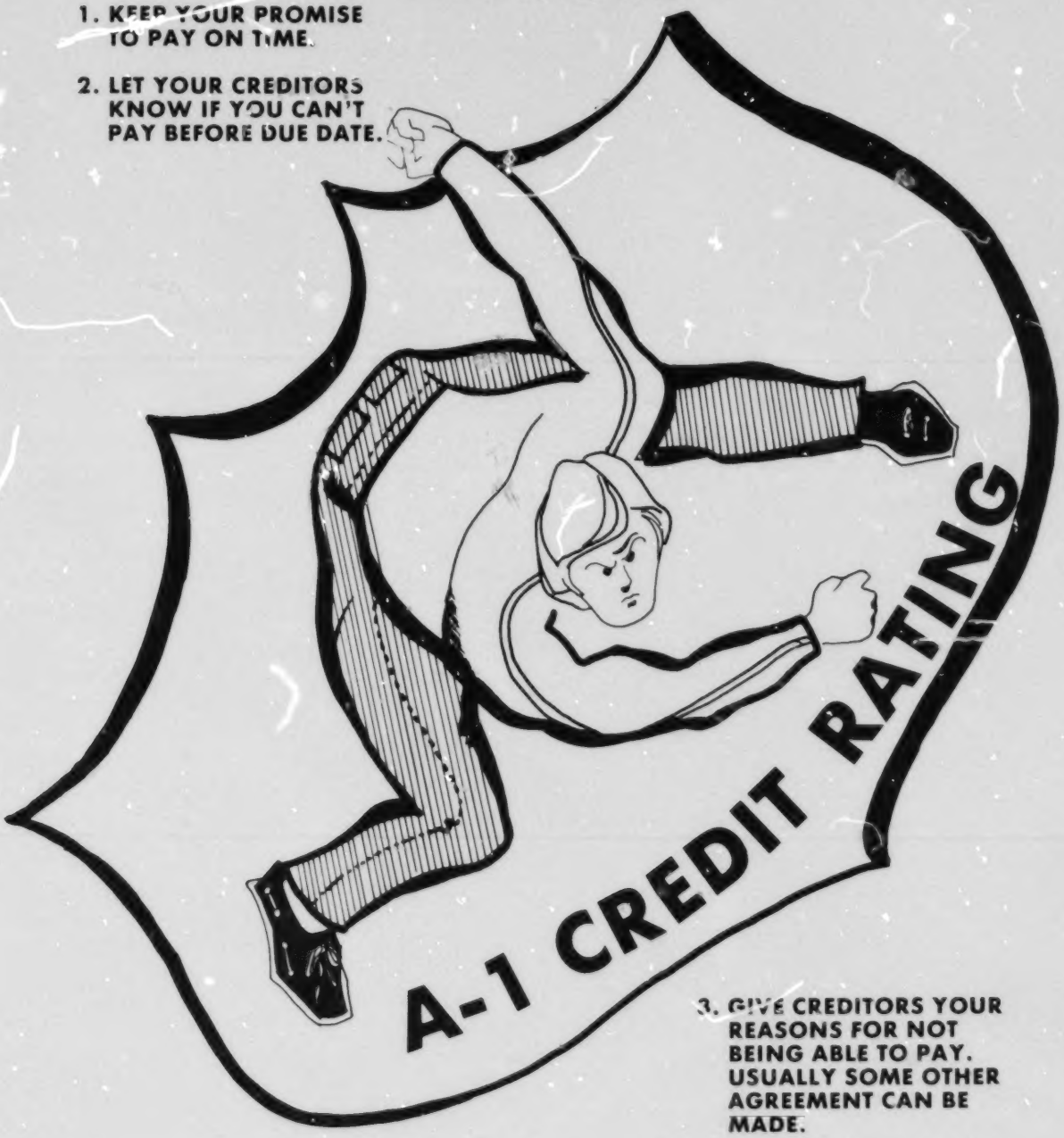
STEP 10. Wrap plastic around cookie and put in box or on tray.


SOURCES OF CREDIT
CREDIT
UNION
PAWN
SHOP
Life
Insurance
Companies
LOAN
SHARKS
RETAIL STORE
SMALL LOAN CO.
SAVINGS & LOAN
Commercial Bank

PROTECT YOUR CREDIT RATING

1. KEEP YOUR PROMISE TO PAY ON TIME.

2. LET YOUR CREDITORS KNOW IF YOU CAN'T PAY BEFORE DUE DATE.



3. GIVE CREDITORS YOUR REASONS FOR NOT BEING ABLE TO PAY. USUALLY SOME OTHER AGREEMENT CAN BE MADE.

OUR FAMILY RESOURCES

DIRECTIONS:
Circle resources available to your family. Then check or circle items in each category you consider most important.

MONEY Wages or salaries Social Security Unemployment benefits Disability insurance Veterans benefits Savings Food stamps Pensions Stocks and bonds	**CREDIT** Charge accounts Bank loans	**SERVICES** Government aid Utilities Legal aid Job Community agencies (police, fire, etc.) Church
COMMUNITY Recreation centers Parks Lakes Better Business Bureau Public schools	**INSURANCE** Life Health Medicaid Medicare Automobile Home Unemployment insurance Liability	**ABILITIES** Speak a second language Dancing Singing Natural talents
KNOWLEDGE Family money management History Children Mathematics	**SKILLS** Carpentry Clothes design or construction Electrician Cooking	**ENERGY** Strength Good health Sharpness Liveliness
TIME Leisure Work School Family gatherings Individual	**INTERESTS** Business Art Sewing Sports Reading	

BUDGETING GUIDELINES
WHAT WOULD YOU DO?

STEPS IN BUDGETING

1. Estimate income.
2. List fixed expenses.
3. Estimate flexible expenses.
4. Total income and expenses.
5. Compare totals.
6. Adjust expenses if necessary.

MONTHLY SPENDING PLAN
(SAMPLE)

Monthly Income		Monthly Expenses	
Source	Amount	Expense	Amount
Allowance	$40.00	*Fixed:*	
Paper Route	$34.00	Lunch Card	$20.00
Baby-Sitting	$10.00	Bike Loan	$15.00
		Club Dues	$ 2.25
		Savings	$ 5.00
		Flexible:	
		Haircut	$ 7.50
		Clothes	$15.00
		School Supplies	$10.00
		Movies	$12.00
		Snacks	$ 5.00
Total $84.00		**Total $91.75**	

BALANCE ($84.00 – $91.75) = –$7.75

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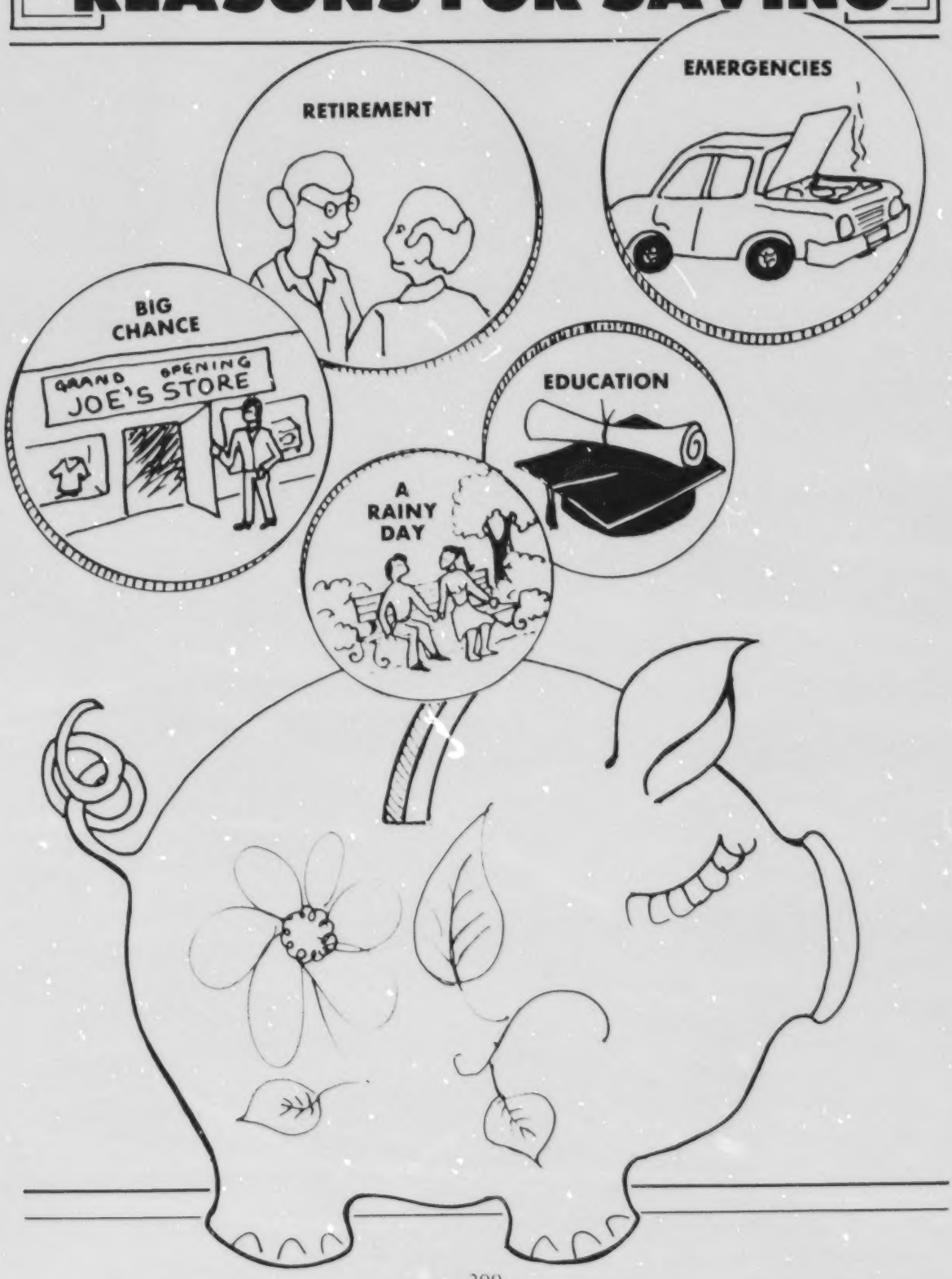
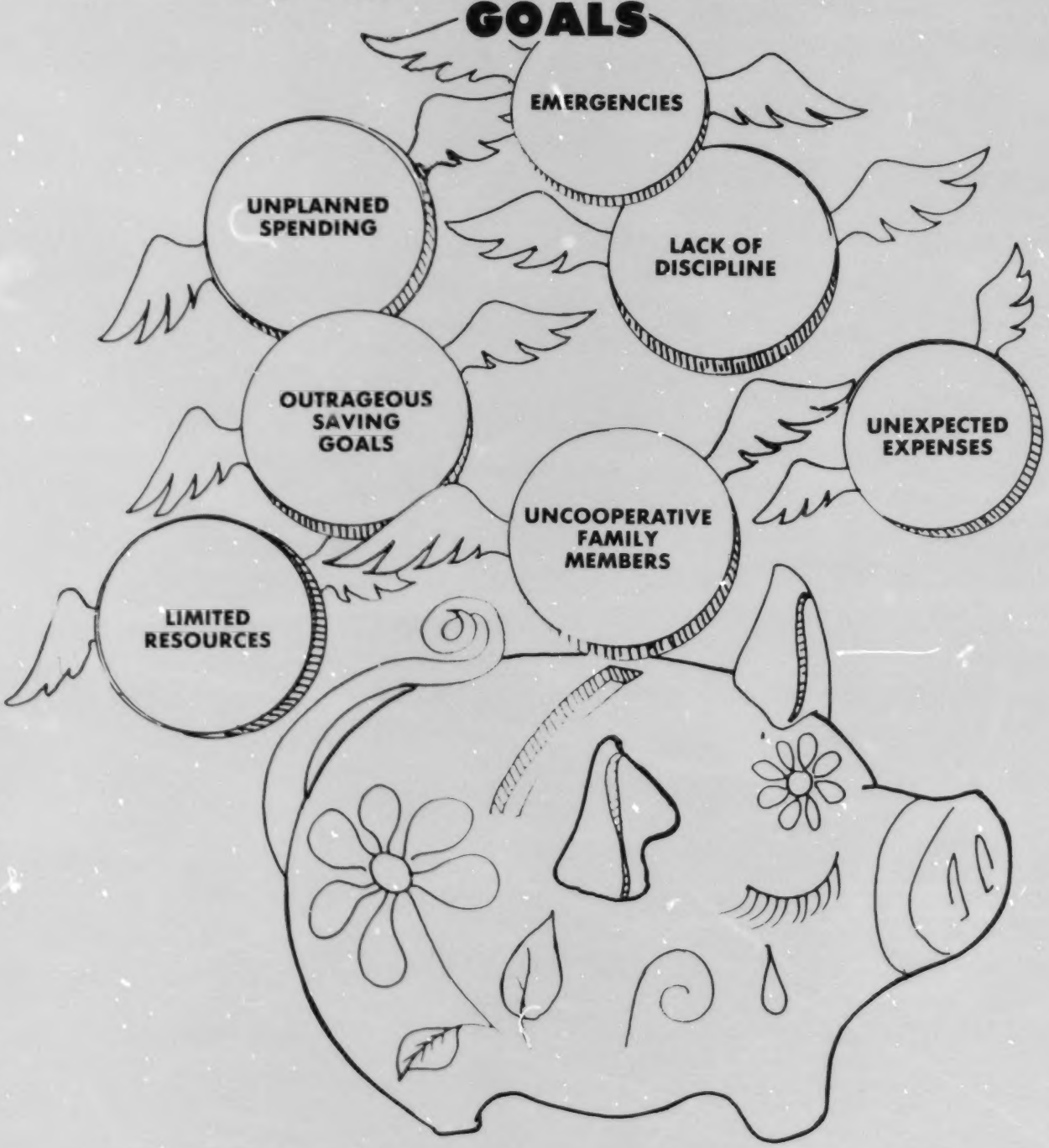
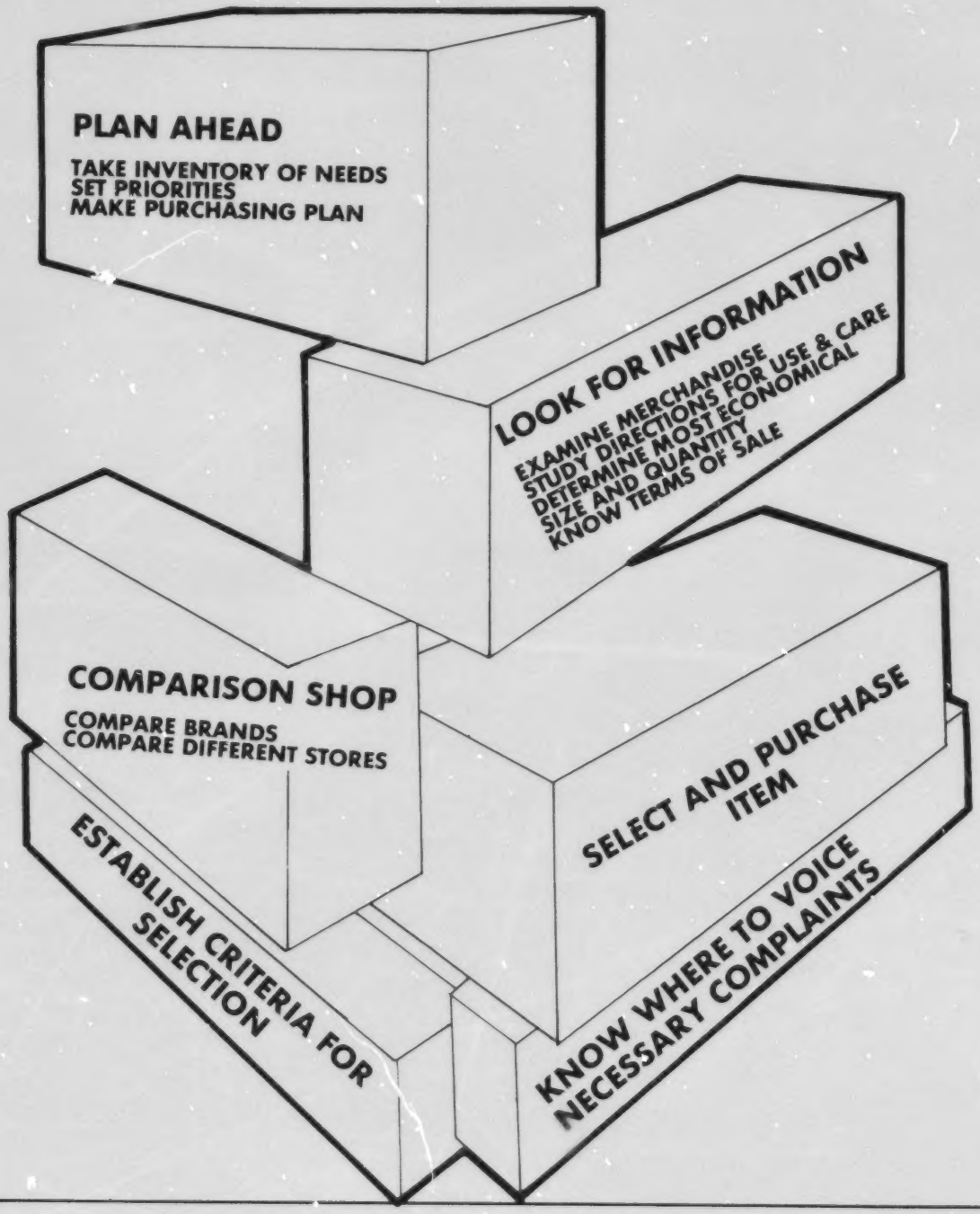
REASONS FOR SAVING



REASONS FAMILIES DO NOT REACH SAVINGS GOALS



SHOPPING GUIDELINES



WHAT ARE THE EXPENSES?

FIXED EXPENSES	TOTALS
Housing (Rent)	
Insurance payments Health Life Car	
Utilities Electricity Gas Telephone Water	
Other monthly payments	
Other	
Total	
FLEXIBLE EXPENSES	
Food	
Clothing & laundry	
Household expenses	
Medical expenses (doctor, dentist, medicine)	
Education (school supplies)	
Transportation (car expenses, bus fares)	
Recreation (movies, entertainment, sports)	
Contributions (church, community, and gifts)	
Personal (haircuts, cosmetics, allowances, cigarettes)	
Total	
FIXED AND FLEXIBLE TOTAL	

WHAT IS THE INCOME?

SOURCES OF INCOME	MONTHLY AMOUNT	WHEN RECEIVED
Wages (take-home pay) Father Mother Children		
Social Security		
Unemployment insurance		
Welfare payments		
Aid to Dependent Children payments		
Other		
TOTAL		

MONTHLY INCOME & EXPENSES

Date: _____

Date	Income	Food	Clothing & Laundry	Housing (rent)	House-hold Expenses	Utilities (gas, water, etc.)	Transpor-tation	Personal	Insurance	Medical	Educa-tion	Recrea-tion	Contribu-tions & Gifts	Install-ment Payments	Savings
1.															
2.															
3.															
4.															
5.															
6.															
7.															
8.															
9.															
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23.															
24.															
25.															
26.															
27.															
28.															
29.															
30.															
31.															
AMOUNT SPENT															
AMOUNT PLANNED															

214

226

227

T-51

SAMPLE SPENDING PLAN WORKSHEET

TOTAL INCOME		
EXPENSES	**Amount Planned**	**Amount Spent**
Housing (Rent)		
Insurance payments Health Life Car		
Utilities Electricity Gas Telephone Water		
Other monthly payments Other		
FLEXIBLE EXPENSES		
Food		
Clothing & laundry		
Household expenses		
Medical expenses (doctor, dentist, medicine)		
Education (school supplies)		
Transportation (car expenses, bus fares)		
Recreation (movies, entertainment, sports)		
Contributions (church, community, and gifts)		
Personal (haircuts, cosmetics, allowances, cigarettes)		
TOTAL EXPENSES		
BALANCE (Total Income – Amount Spent)		

FAMILY RECORDS

INCOME & EXPENSE RECORDS

EVIDENCES OF OWNERSHIP

EVIDENCES OF DEBT AND ITS CANCELLATION

ALL INSURANCE POLICIES

OTHER IMPORTANT ITEMS

BUYING TO MEET FAMILY NEEDS

HEALTH

PERSONAL ENRICHMENT

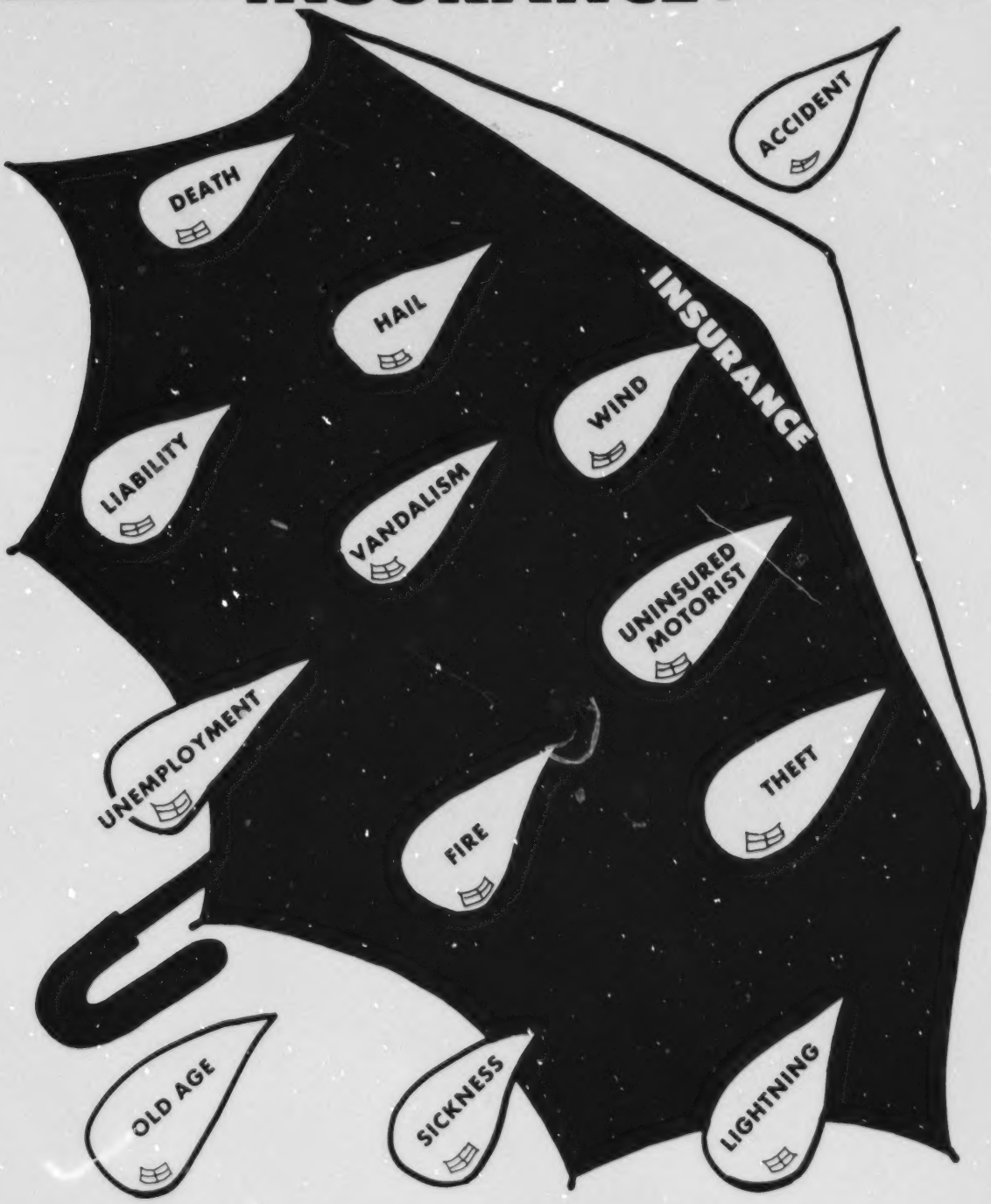
EDUCATION

LEISURE AND ENTERTAINMENT

TRANSPORTATION

GIFTS

WHY DO I NEED INSURANCE?



TYPES OF LIFE INSURANCE POLICIES

CHARACTERISTICS	TERM	ORDINARY LIFE	LIMITED-PAYMENT LIFE	ENDOWMENT
Period of premium payment	Given period of time such as 5, 10, or 20 years.	During the entire life of the insured person.	Stated period of 10, 15, 20, or 30 years, or to age 60 or 65.	Stated period of 10, 15, 20, or 30 years, or to age 60 or 65.
When policy matures	Payment made to beneficiary if insured person dies within the term period. After term expires, coverage ends.	At death of insured person.	At death of insured person.	At death of insured person, or at the end of the period if the insured person is still living.
Advantages	1) Maximum protection at minimum cost for stated period of time. 2) Usually may be converted to life or endowment policy without medical examination.	1) Provides lifetime protection at a constant premium rate. 2) Investment–cash value may be used as income. 3) Insured person may borrow money on the policy.	1) Premiums paid for limited time. 2) Lifetime protection provided. 3) Larger cash and loan values than ordinary life.	1) Pays a definite sum of money at the end of the period. 2) Gives insurance coverage while premiums are being paid.
Suitable for	Persons with limited incomes who need large amount of protection, especially temporary protection.	Persons who have small incomes but need to protect family for a long period of time. Persons who want a policy with a cash and loan value.	Persons whose income is likely to decrease at a certain period and who can afford to save more than the cost of the ordinary life insurance policy.	Persons who want to save for children's educations for future years and still have insurance in the meantime.

HOW OUR TAXES ARE USED

FEDERAL

- HIGHWAYS
- NATIONAL PARKS
- EDUCATIONAL SERVICES
- PUBLIC HEALTH AND WELFARE SERVICES
- AGRICULTURAL AND MEDICAL RESEARCH
- NATIONAL DEFENSE PROGRAM

STATE

- HIGHWAYS
- RECREATION AREAS
- SCHOOLS
- HOSPITALS
- SPECIAL SCHOOLS
- PUBLIC ASSISTANCE
- WELFARE SERVICE

LOCAL

- POLICE AND FIRE PROTECTION
- SCHOOLS
- COMMUNITY COLLEGES
- STREETS
- SIDEWALKS
- LIBRARIES
- WATER SYSTEMS
- SEWER SYSTEMS
- PARKS
- SWIMMING POOLS

SOCIAL SECURITY BENEFITS

RETIREMENT BENEFITS

SURVIVORS BENEFITS

DISABILITY BENEFITS

HEALTH BENEFITS

SAMPLE CHECKS & AND CHECKBOOK LEDGER

DIRECTIONS:
Duplicate several copies of the check below. Staple at the top (or side) to make a practice checkbook. Practice writing checks and recording checkbook ledger balances. Use the form at the bottom of the page for recording your checkbook balances.

FRED MARTIN
114 GARDEN AVENUE
TEXAS CITY, TEXAS 21435

56-105
42

No. _____

DATE _____ 19____

PAY TO THE
ORDER OF _____ $ _____

_____ DOLLARS

FOR PRACTICE USE ONLY

CITY NATIONAL BANK
TEXAS CITY, TEXAS 21435

For _____ _____

⑆0442⑆ ⑈06031 12 34 56

RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT

NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/DEBIT		T	FEE (IF ANY)	DEPOSIT/CREDIT		BALANCE $	
		To								
		For								
		To								
		For								
		To								
		For								
		To								
		For								
		To								
		For								
		To								
		For								
		To								
		For								

FAMILY LIFE CYCLE

BEGINNING

- FURNITURE
- HOUSEHOLD UTENSILS
- SILVERWARE
- DISHES

EXPANDING

- BABY BED
- MATERNITY CLOTHES
- MEDICAL EXPENSES
- PLAY EQUIPMENT
- FURNITURE
- HOUSE OR LARGER APARTMENT
- CHILDREN'S CLOTHING
- FOOD
- SCHOOL SUPPLIES
- INSURANCE PREMIUMS

LAUNCHING

- EDUCATION EXPENSES
- CLOTHING
- FOOD
- WEDDING EXPENSES
- SAVINGS FOR RETIREMENT

MIDDLE AGE

- MEDICAL EXPENSES
- CARE OF PARENTS
- REPLACE HOUSEHOLD ITEMS
- INSURANCE PREMIUMS
- SAVINGS FOR RETIREMENT

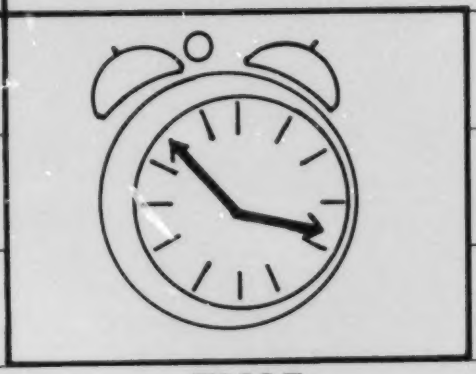
OLD AGE

- MEDICAL CARE
- FUNERALS

HUMAN RESOURCES

KNOWLEDGE

SKILLS & ABILITIES

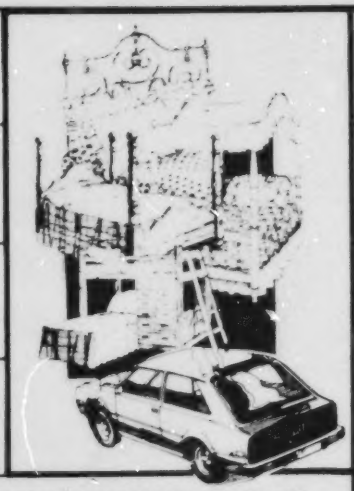


TIME

ENERGY

SERVICES

MATERIAL RESOURCES



AVAILABLE GOODS & SERVICES

PURCHASING POWER

MR OR MRS J DOE
1111 EAST 3RD

July 19, 1983

PAY TO THE ORDER OF G Groceries $9.00

IN THE AMOUNT OF Nine + NO/100

groceries Mrs John Doe

EXPENSES

- HOUSING
- UTILITIES
- INSURANCE
- PAYMENTS

FIXED

- FOOD
- CLOTHING
- HOUSEHOLD PRODUCTS
- MEDICAL
- EDUCATION
- TRANSPORTATION
- RECREATION
- CONTRIBUTIONS
- PERSONAL

FLEXIBLE

GOALS

LONG TERM

FURNITURE

WEDDING

CAR

SHORT TERM

CLOTHES

RECREATION

SHOES

OUR FAMILY GOALS

GOALS (SHORT-TERM)	COST	GOALS (LONG-TERM)	COST
Total		Total	

DECISION MAKING REPORT

DIRECTIONS:
Think about a recent decision you made. Complete the sentences below to describe the steps you used in making the decision.

1. The problem I faced was:

2. Several choices I could have made were:

3. The results of each choice might have been:

4. The decision I made was:

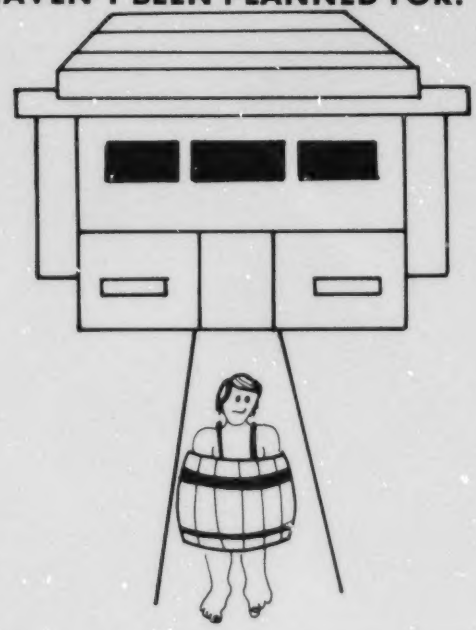
   The reason I selected it was:

5. I was willing to accept the results of my decision because:

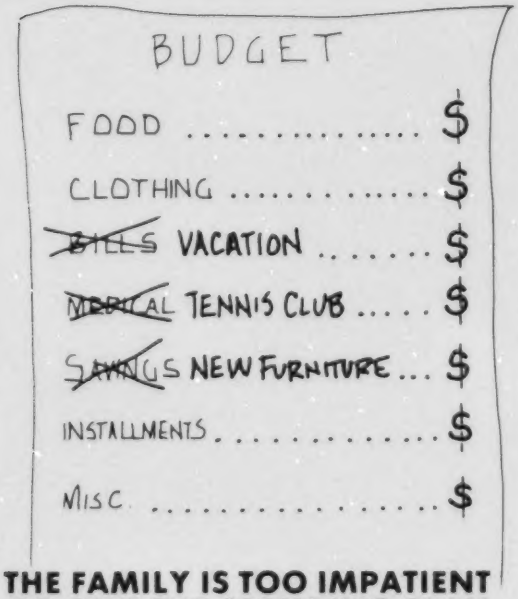
REASONS

SPENDING PLANS MAY NOT WORK

NEEDS OF FAMILY MEMBERS HAVEN'T BEEN PLANNED FOR.



YOUR FAMILY TRIES TO USE SOMEONE ELSE'S SPENDING PLAN.



THE FAMILY IS TOO IMPATIENT TO GIVE THE SPENDING PLAN A FAIR TRIAL.

FAMILY MEMBERS SPEND FIRST AND THINK LATER.

KEEP UP WITH YOUR BUDGET

Maintaining family records is important for good planning. If records are lost or cannot be found when needed, planning becomes very difficult. So begin today to devise a plan for keeping your family's records.

A handy place to keep the records is essential. A desk or table and a straight chair may be used. The desk may be a regular desk, a piece of furniture made into a desk, a table, or an old door on building tiles. You may decide to keep your records in a box provided for this purpose. This center should be known in your family as the *business center*.

Try to place the business center where there is good light for working both day and night. It should include a place for pencils, pen and ink, paper clips, rubber bands, address book, or other small equipment you may have. The business center should provide a place to file your family's spending plan, expense record, receipts, canceled checks, income tax records, etc.

Having a handy place to plan, to keep records, to write letters, and to keep important papers saves time and worry. A family business center helps you and your family have a happier life.

SOME IDEAS FOR YOUR BUSINESS CENTER

1) **Homemade file.** Use a heavy cardboard box. You may want to cover it with paper or cloth. Make dividers by cutting extra cardboard to the size you need. Cover the dividers to match the box.

2) **Letter holder.** It's easy to remember to pay bills when you put them in your letter holder. You might use the heavy cardboard box that cheese comes in and cover it with paper or cloth.

3) **Receipt file.** A recipe file makes a handy place to file receipts you need so you can prove you have paid your bills. Receipts are also needed for tax records if you itemize your deductions.

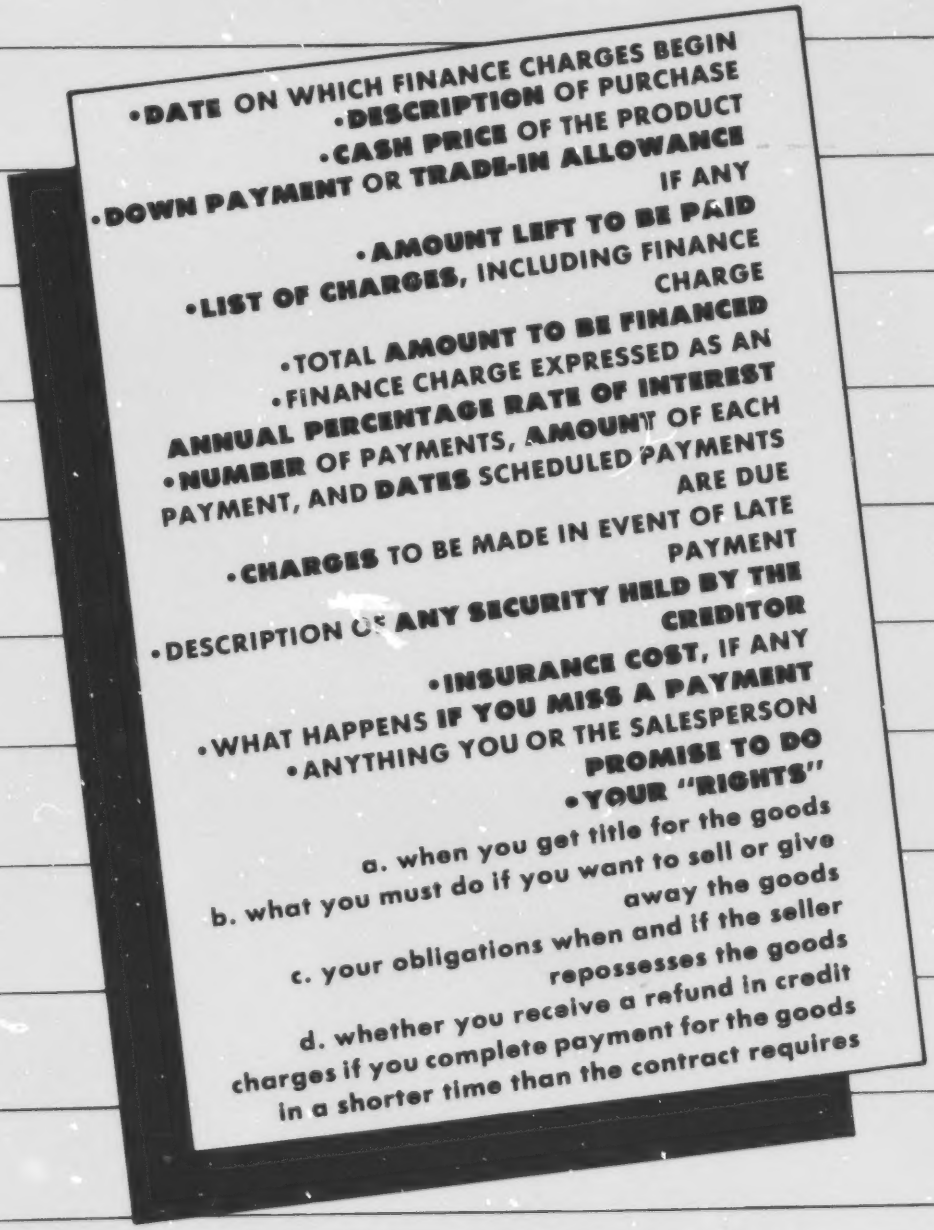
4) **Reminder pad.** Pads made from blank newsprint paper can be purchased inexpensively. These are great for figuring and for reminders.

5) **Small containers.** Use small boxes, margarine containers, small cans, or baby food jars for rubber bands, paper clips, etc. Label them plainly.

6) **Valuable papers file.** Valuable papers may be kept in inexpensive, heavy envelopes in a box or old notebook tied with string to keep them secure. Be sure to label each envelope and the box or notebook so you will know what is inside.

7) **Wastebasket.** A wastebasket can be made from a square box, ice cream carton, old pail, or hat box. Cover or paint as you wish.

BEFORE YOU SIGN-CHECK


•DATE ON WHICH FINANCE CHARGES BEGIN
•DESCRIPTION OF PURCHASE
•CASH PRICE OF THE PRODUCT
•DOWN PAYMENT OR TRADE-IN ALLOWANCE IF ANY
•AMOUNT LEFT TO BE PAID
•LIST OF CHARGES, INCLUDING FINANCE CHARGE
•TOTAL AMOUNT TO BE FINANCED
•FINANCE CHARGE EXPRESSED AS AN ANNUAL PERCENTAGE RATE OF INTEREST
•NUMBER OF PAYMENTS, AMOUNT OF EACH PAYMENT, AND DATES SCHEDULED PAYMENTS ARE DUE
•CHARGES TO BE MADE IN EVENT OF LATE PAYMENT
•DESCRIPTION OF ANY SECURITY HELD BY THE CREDITOR
•INSURANCE COST, IF ANY
•WHAT HAPPENS IF YOU MISS A PAYMENT
•ANYTHING YOU OR THE SALESPERSON PROMISE TO DO
•YOUR "RIGHTS"
a. when you get title for the goods
b. what you must do if you want to sell or give away the goods
c. your obligations when and if the seller repossesses the goods
d. whether you receive a refund in credit charges if you complete payment for the goods in a shorter time than the contract requires

CASE STUDIES ON USING CREDIT

UNEXPECTED EXPENSES CREATE PROBLEMS

The Valdez family is a large family. There are five children and with this many children, one of them nearly always needs something. This week, Maria, a high school senior, needs a dress for the senior prom. The Valdezes have saved some money for the dress, but last week Antonio had a bad toothache and had to visit the dentist. Mrs. Valdez does not know what to do about getting a dress for Maria, but she does not want Maria to miss the prom. Even an inexpensive dress will cost about $35 and the dentist said Antonio should come back in two weeks. If she buys the dress on credit, the bill would be due the same week and there is little chance of saving enough money for the dentist's bill by then.

BEYOND REPAIR

The Sneed's hot water heater has heated its last gallon of water. The repairer says it can't be fixed, which means buying a new one immediately. An illness in the family took nearly all of the Sneed's savings last month. If they spend their savings on the water heater, there will be only a few dollars left should another emergency occur. If they use credit, the Sneeds will probably have to pay high interest because they have a poor credit rating.

TO REPAIR OR NOT TO REPAIR

Joseph and Anna Patterson have an old car that doesn't run too well. They would like to buy a newer one, maybe one about three years old. They have $300 saved toward the purchase. They have planned to pay cash for the car. Today the old car stopped running again. The repairer says it will cost $100 to fix it. This is a third of the Pattersons's savings for the new car. They don't think that the repairs will add more than $50 to the value of the old car. Since the Pattersons have no other savings, they are worried about not having any extra money for emergencies. Also, Joseph's employment is irregular, so they might not have money for regular payments each month.

THE ARNOLDS' INSTALLMENT BUYING

The Howard Arnolds thought the installment plan was tops. It allowed them to buy the very latest thing in kitchen ranges when they were first married. Several months later Helen became pregnant and had to give up her job. Still with the range only half paid for, they easily financed a new refrigerator and everything they wanted for the new baby. Then they found that they needed clothing and household items. Charge accounts seemed the obvious answer. They decided they must have a new TV and at only $15.50 a month, what could they lose? After the baby came, the Arnolds felt cramped for space and decided to buy a new house with a $24,000 mortgage. Emergencies and doctor bills forced the couple to borrow from a finance company to tide them over. Plagued with overdue bills, the Arnolds finally took a look at their financial situation. They were over $4,000 in debt, not counting the mortgage. With a second child on the way, Helen couldn't take a job, so they decided to sell the house. But it wouldn't sell! Finally the Arnolds lost the house to the bank when they couldn't make their mortgage payments and, at last, the Arnolds had to file for personal bankruptcy.

INSTALLMENT BUYING AND AFTERWARD

Mrs. Horace Cooper, age 59, is a widow on welfare. Still she had little trouble getting credit from a finance company when she decided to buy a TV set. She planned to cut down on her food buying to make the payments. Then a door-to-door salesperson convinced Mrs. Cooper that she owed it to herself to buy a new set of pots and pans at a cost of $5 a week. What Mrs. Cooper didn't know was that the pans cost $49.50 and that the interest was 30 percent. She would be a long time paying for those pans. For a while all was well. Then Mrs. Cooper became ill. She was able to see a doctor at the free clinic, but the medicine she needed was not available through the clinic and it was expensive. Mrs. Cooper's TV set was repossessed after she had made three-fourths of the payments. The pots and pans were also taken back. Mrs. Cooper was at least relieved to think she would not have

CASE STUDIES ON USING CREDIT

to struggle to keep making payments. *Then* she learned that despite the fact that her purchases had been repossessed, she still had to pay for them.

THE JOHNSONS GET THE THINGS THEY NEED

Jerry and Joan Johnson are very careful when they use credit. They use it only for big purchases which are really needed. They shop around for credit and get money for their purchases where it costs them the least. So far the Johnsons have used their credit to buy a used car, a refrigerator, and a stove. Each was paid for before they bought the next. Today they make the last payment on the stove. They keep a small savings account for emergencies that sometimes occur, so they never fall behind on payments. By making only one credit purchase at a time, the Johnsons have a little extra money at the end of each month. They never have to cut down on necessities in order to keep up their credit payments. Next month the Johnsons will have enough money saved to make a sizeable down payment on a washing machine. This will save them a lot of interest. With a baby on the way the Johnsons will make good use of the washing machine.

BARGAIN TIME

JANUARY	Christmas decorations, toys, and cards; men's long-sleeved shirts; winter shoes; luggage; furniture; refrigerators and freezers; stereo equipment; rugs and carpets; linens; fabrics.
FEBRUARY	Winter clothing; storm windows; furniture; small appliances; fabrics; luggage.
MARCH	Winter sports equipment and clothes; laundry appliances; small appliances; audio equipment; tires.
APRIL	Spring clothing; audio equipment and TV's; fishing and golf equipment; tires; ranges.
MAY	Lingerie and robes; rugs and carpets; TV's; tires.
JUNE	Summer clothes; canned and frozen fruits and vegetables; fabrics.
JULY	Swim suits and summer clothes; fabrics; men's short-sleeved shirts; rugs and furniture; refrigerators and freezers; stereo equipment; small appliances.
AUGUST	Summer sports equipment; garden furniture and equipment; fans and air conditioners; camping equipment, linens; small appliances; school supplies.
SEPTEMBER	New and used cars; beef; golf equipment; tires; glassware.
OCTOBER	Fishing equipment; school supplies; coats and jackets; silverware; dinnerware; rugs and carpets; motorcycles and motorbikes.
NOVEMBER	Water heaters; ranges; used cars; motorcycles and motorbikes.
DECEMBER	Used cars; toys; Christmas cards and decorations (after Christmas).

GUARANTEES

5 YEAR MOTH DAMAGE GUARANTEE!

We guarantee this 100% Virgin Wool blanket against moth damage for a period of five years from date of purchase. Should this blanket be damaged by moths or carpet beetles during this five year period, return it together with this guarantee to the nearest Retail or Mail Order store and we will replace it with an equal quality blanket, charging you only for the number of months the blanket has been in your possession. All adjustments will be based on the then current selling price of a similar blanket.

GUARANTEE

This Electric Coffee Maker is guaranteed to be free from defects in workmanship and material for a period of one year from date of sale to the user.

Under the above guarantee, the company agrees to repair the appliance, repair or replace defective parts, which may develop under normal and proper use, provided the appliance is kept clean as instructed herewith and is used on the voltage circuits marked on the nameplate, and has not been immersed in water. The company will repair or replace defective parts gratis, under the above guarantee, if returned to the factory prepaid. In the event any defect occurs, write us directly for the name of the service station nearest your home.

Within 10 days, you must fill out and mail enclosed registration card to make this guarantee effective.

SANFORIZED® FLANNEL GOWN

1. Close Woven Cotton Flannel, Napped Both Sides for Warmth
2. Shrinkage Less than 1%
3. Double Needle Seams
4. 54 Inch Garment Length
5. Cut to Exacting Specifications for Fit and Comfort
6. Satisfaction Guaranteed

GOOD GUARANTEES TELL:

- WHAT IS GUARANTEED
- LIMITS OF GUARANTEE
- LENGTH OF TIME
- WHAT THE COMPANY WILL DO
- WHAT THE BUYER MUST DO

POOR GUARANTEES LEAVE QUESTIONS

WHAT IS GUARANTEED?

GUARANTEED A YEAR

WHAT WILL THE SELLER DO IF THE BUYER IS NOT SATISFIED?

SOURCES OF BUYING INFORMATION

LABELS

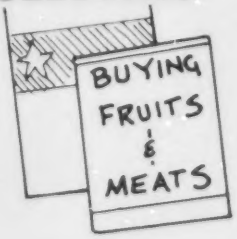
U.S. GRADES AND INSPECTION STAMPS

GUARANTEES AND WARRANTIES

MAGAZINES AND BOOKS

ADVERTISING

GOVERNMENT BULLETINS



FRIENDS

FIGURED FOR FRAUD

DOOR TO DOOR

WHAT'S THEIR LEAD? WHAT PROMISES DO THEY MAKE? WHAT'S THE PRICE? THE QUALITY? CHECK THEIR ADDRESS & READ BEFORE YOU SIGN!

MAIL FRAUD

WHO'S IT FROM? WHAT MUST I DO? HOW MUCH WILL IT COST? HOW GOOD IS IT?

UNORDERED MERCHANDISE

DID SOMEONE IN YOUR FAMILY ORDER IT? YOU DON'T HAVE TO PAY FOR IT OR RETURN IT, IF YOU DON'T USE IT.

SUBSCRIPTIONS

WHAT'S THE CATCH? HOW MUCH WILL IT COST IN ALL? REMEMBER--FEW THINGS ARE REALLY FREE!

BAIT & SWITCH

IS MERCHANDISE REALLY FOR SALE? DOES A SALESPERSON TRY TO SHOW YOU SOMETHING HIGHER PRICED OR CRITICIZE THE SALE ITEM?

SALE

IS IT REALLY A SALE? HOW DO PRICES COMPARE WITH THOSE IN OTHER STORES? WHAT ABOUT QUALITY?

DESTINED TO DECEPTION

REFERRAL PLANS
ARE YOU PROMISED A DISCOUNT IF FRIENDS WHOSE NAMES YOU GIVE BUY?

WHOLESALE PRICES
IF THE SELLER IS A RETAILER, THEY CAN'T SELL WHOLESALE.

FREE
REMEMBER--FEW THINGS ARE REALLY "FREE."

CONTESTS
WHO WERE THE WINNERS? DO YOU HAVE TO BUY SOMETHING IN ORDER TO GET YOUR PRIZE?

HOME IMPROVEMENT RACKET
ARE YOU PROMISED FREE STAMPS, PAYMENT FOR USING YOUR HOME FOR ADVERTISING PURPOSES? DOES THE REPAIR PERSON USE THE SCARE APPROACH? READ BEFORE YOU SIGN.

BEWARE OF THESE

CUES TO QUACKERY

DOES THE DOCTOR USE A SPECIAL MACHINE OR "SECRET REMEDY"?

DO THEY CLAIM THAT THE MEDICAL PROFESSION IS AGAINST THEM?

DOES THE DOCTOR SAY SURGERY AND X-RAYS ARE BAD?

HOW DID YOU HEAR ABOUT THE REMEDY OR THE DOCTOR?

DOES THE DOCTOR USE TESTIMONIALS FROM "CURED" PATIENTS?

CAN YOU BUY THE REMEDY THROUGH THE MAIL?

BASIC CONSUMER RIGHTS

THE RIGHT TO BE INFORMED

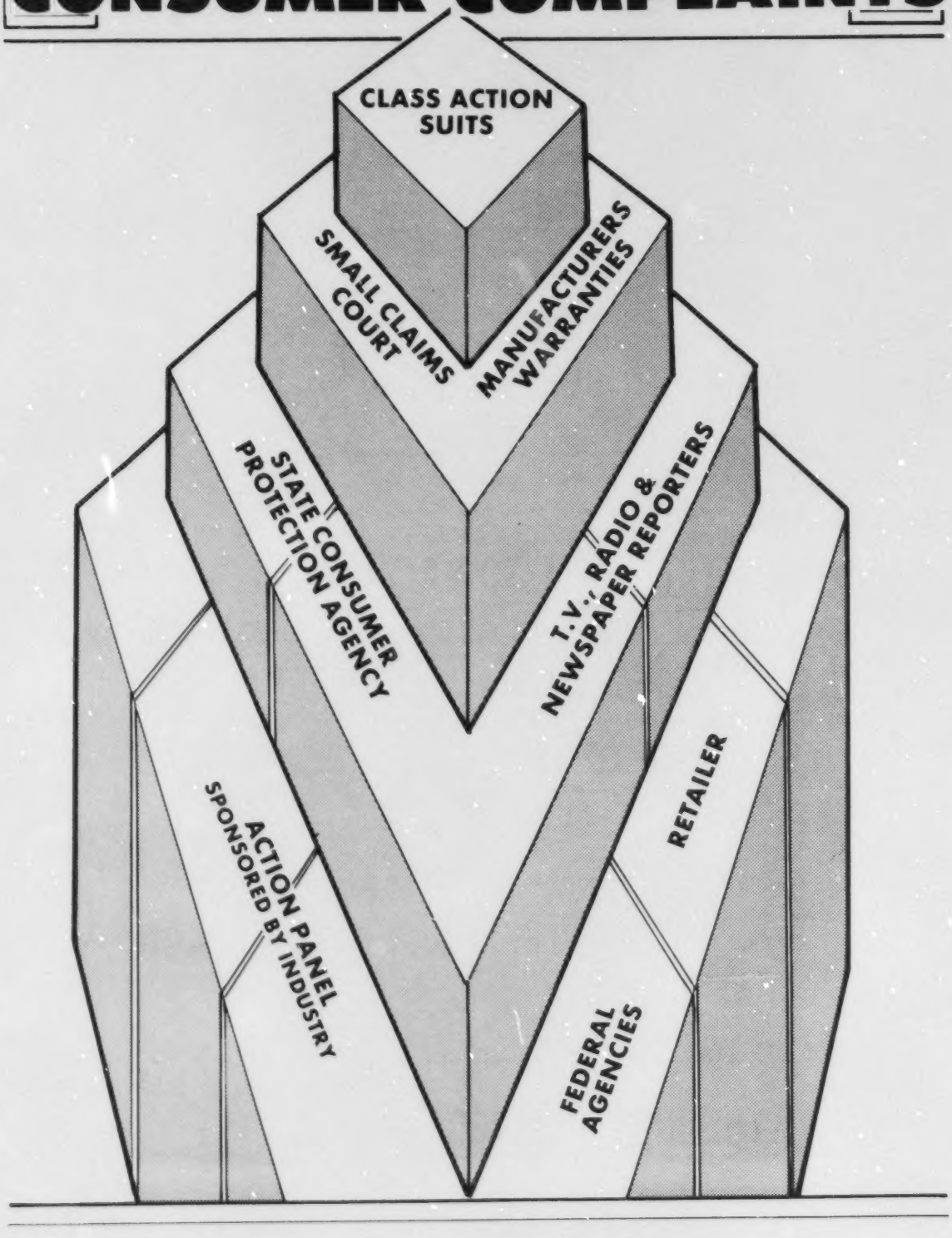
THE RIGHT TO SAFETY

THE RIGHT TO CHOOSE

THE RIGHT TO BE HEARD

THE RIGHT TO REDRESS

CONSUMER COMPLAINTS



WRITING A LETTER OF COMPLAINT

INCLUDE THE FOLLOWING

1. EXPLAIN THE PROBLEM CAREFULLY, BUT BRIEFLY.

2. TELL WHEN AND WHERE YOU BOUGHT THE ITEM OR ARRANGED FOR THE SERVICE.

3. EXPLAIN HOW THE PURCHASE IS DEFECTIVE.

4. LIST ANY STEPS YOU HAVE ALREADY TAKEN TO SOLVE THE PROBLEM.

5. DETAIL SPECIFIC INFORMATION, SUCH AS STYLE NUMBERS, CATALOG NUMBERS, ORDER NUMBERS, ETC.

6. TELL THEM WHAT YOU WANT DONE ABOUT YOUR CLAIM.

7. KEEP A COPY OF YOUR LETTER OF COMPLAINT.

8. IF A SECOND LETTER IS NECESSARY, INCLUDE A COPY OF THE FIRST LETTER.

HOUSING NEEDS

PHYSICAL

PROTECTION
ODOR CONTROL
TEMPERATURE CONTROL
HEALTH
SOUND
PRIVACY
SPACE
LIGHT
SAFETY

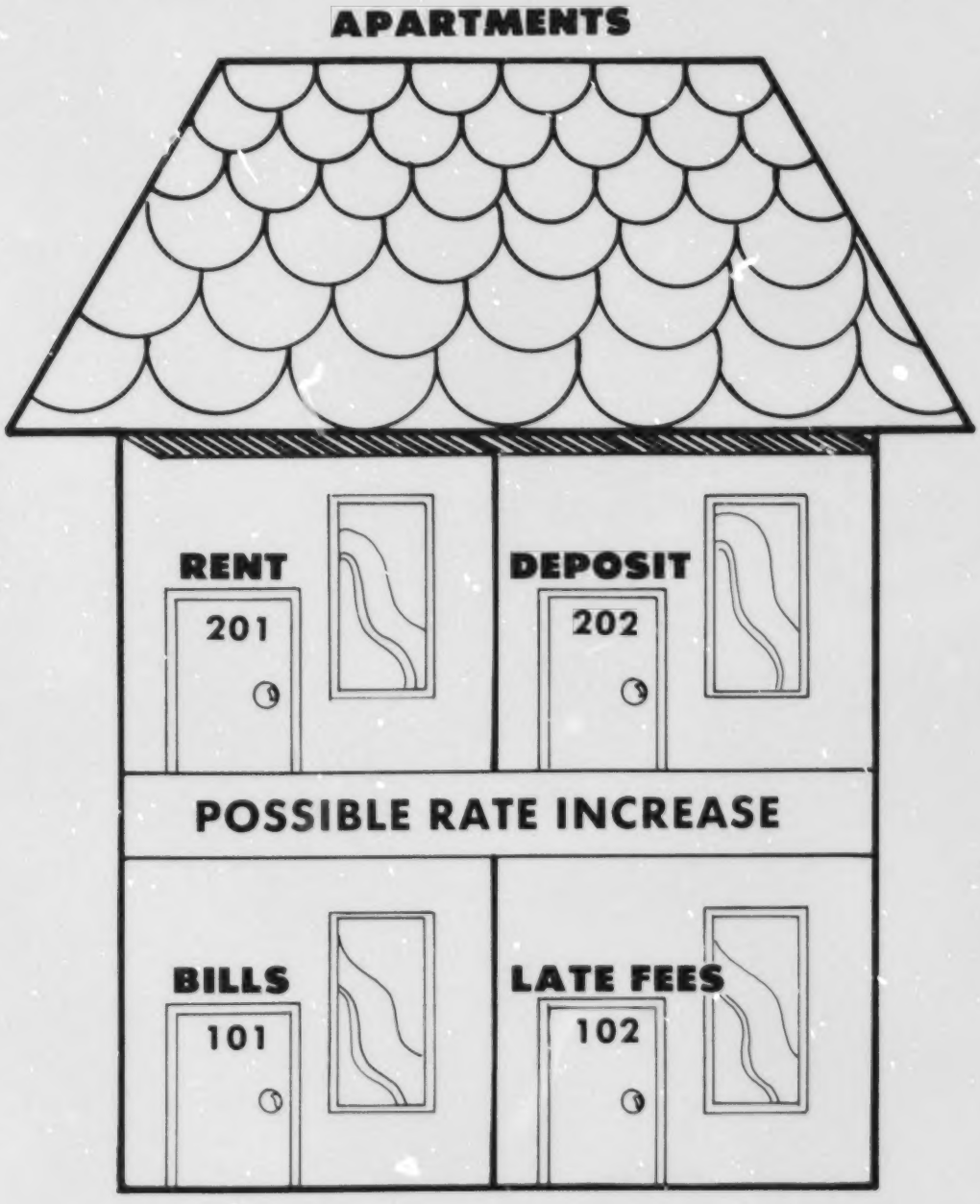
PSYCHOLOGICAL

CREATIVITY
COMFORT
PEACE
RELAXATION
SELF-EXPRESSION
SECURITY
PRIVACY
BEAUTY
COLOR
ORDER
PRIDE
SATISFACITON

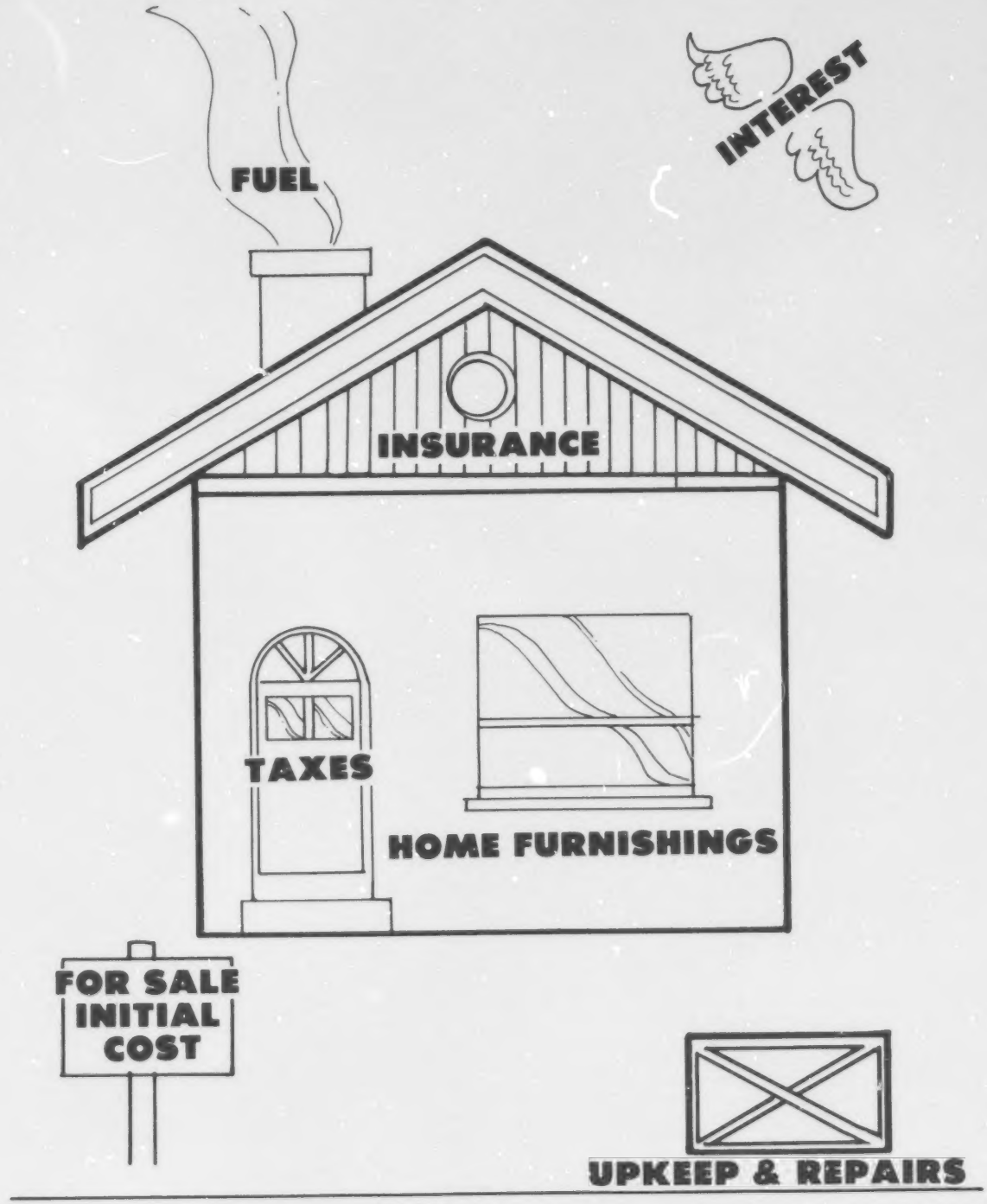
SOCIAL

ENTERTAINMENT
PRIVACY

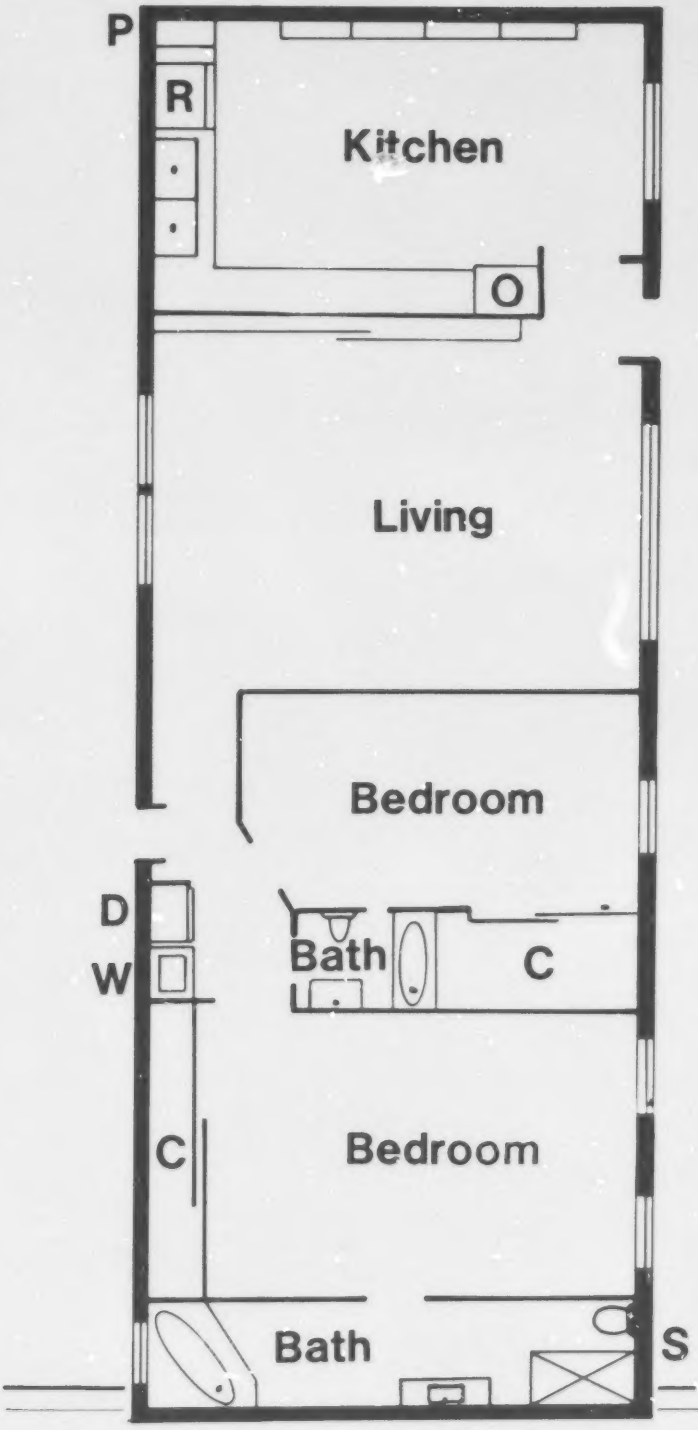
COST OF RENTING



COST OF OWNING



MOBILE HOME
FLOOR PLAN



C-Closet

D-Dryer

O-Oven

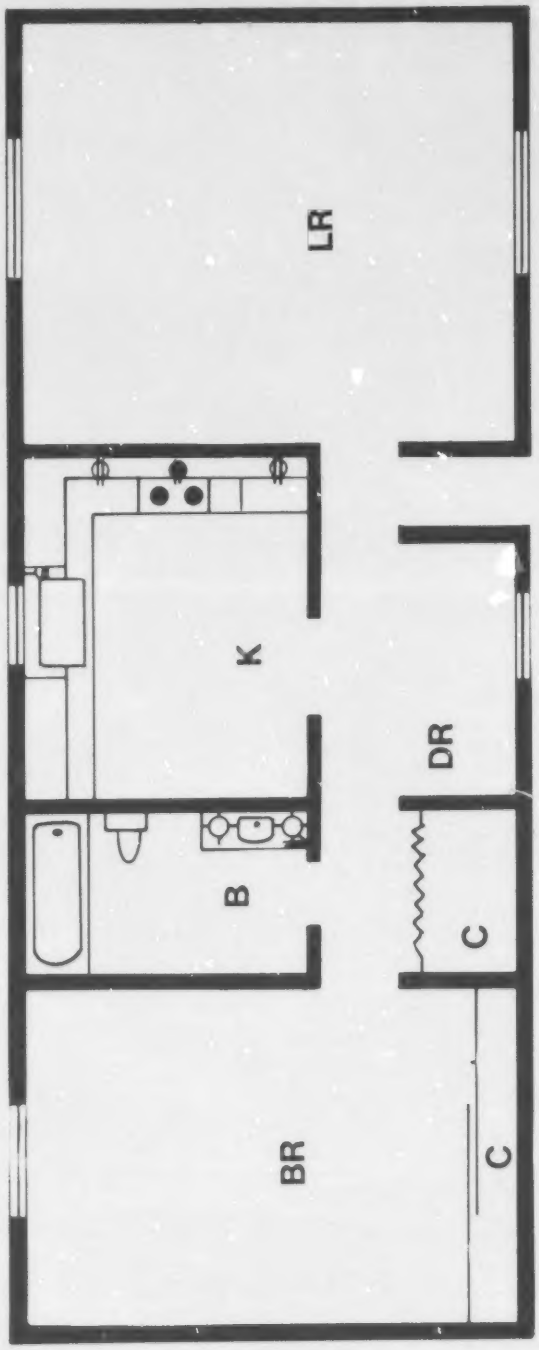
P-Pantry

R-Refrigerator

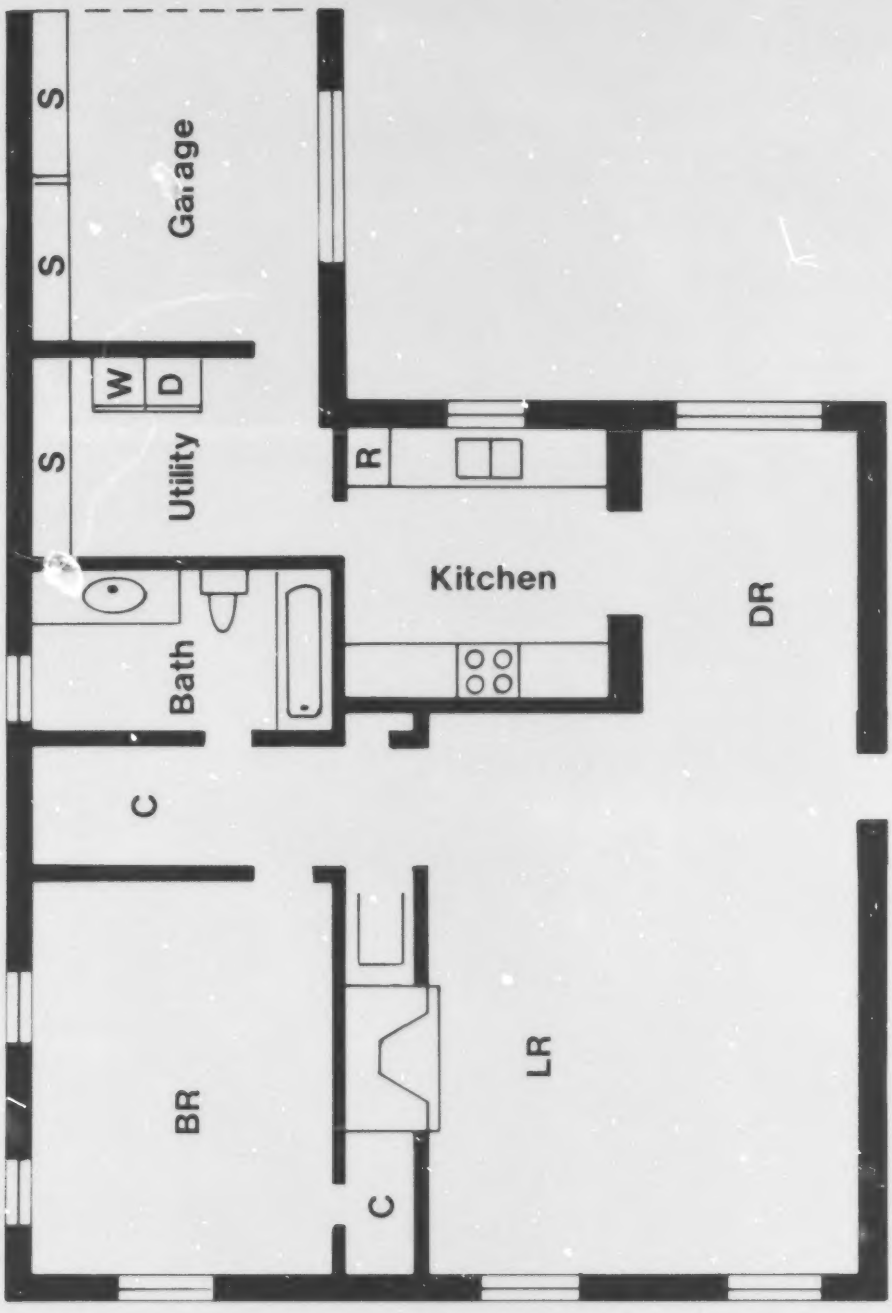
S-Shower

W-Washer

APARTMENT
FLOOR PLAN

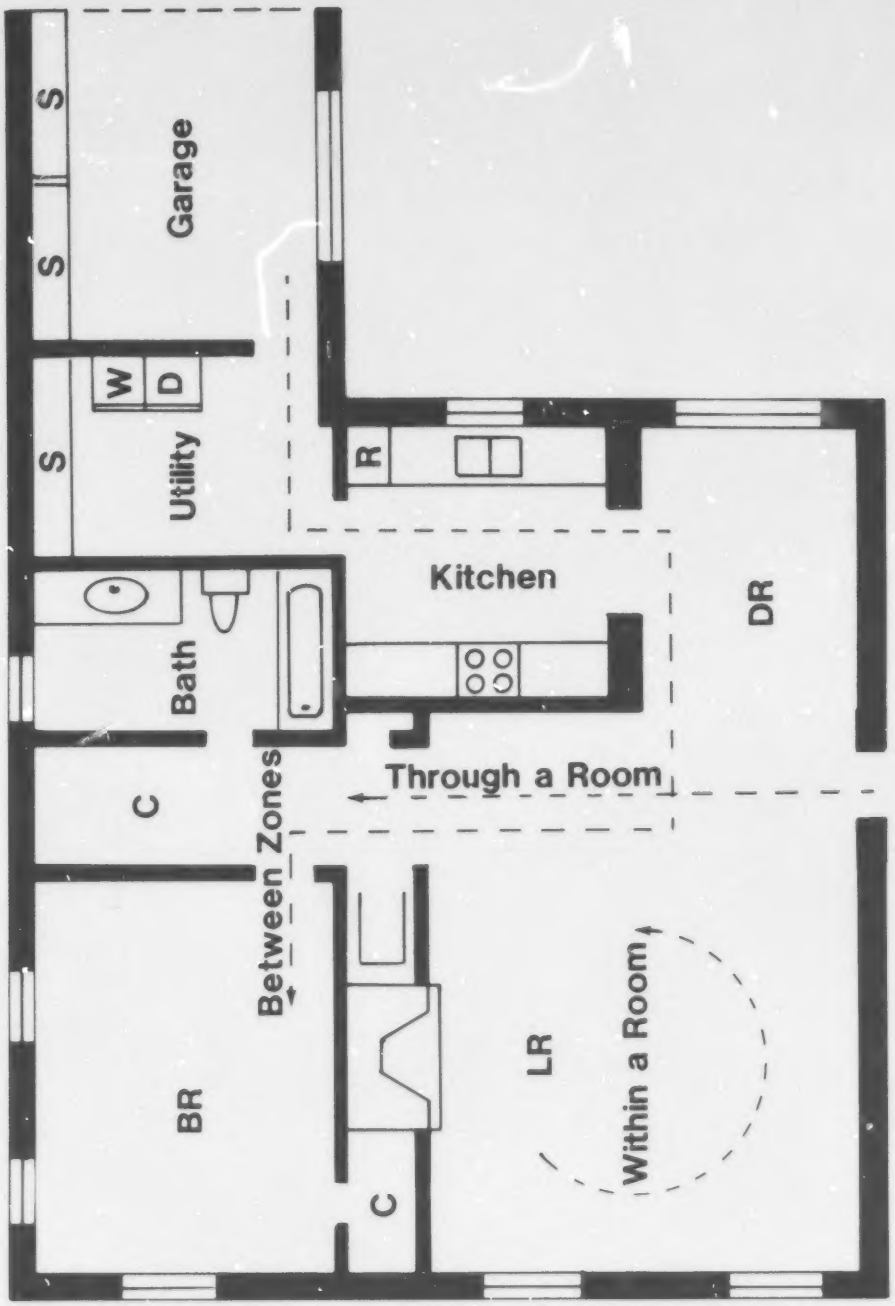


SMALL HOUSE
FLOOR PLAN



TRAFFIC PATTERN

FLOOR PLAN



FURNITURE REPAIR

BLEMISH	WHAT TO USE	STEPS IN REMOVING
Scratch	Nutmeat Linseed oil	1. Break a nut (such as a pecan, English or black walnut, Brazil or butternut) in two; rub it diagonally over the scratch until the scratch darkens. 2. a. Pour boiled linseed oil on a 3/0 steel wool pad; rub the treated pad over the scratch with the wood grain, applying pressure as you rub. b. Wipe the entire surface with a cloth slightly moistened with oil. c. Wipe the surface again with a dry cloth. 3. Rewax the furniture.
Perfume or Alcohol spot	Camphorated oil	1. Wipe off the spilled liquid. 2. Wash the spot with mild soapy water. 3. Rinse and dry the surface. 4. Moisten a cloth in camphorated oil. Rub the spot lightly. 5. Wipe off the excess oil. 6. Wax the surface.
Burn	Naptha Fine steel wool (3/0) Sandpaper (6/0) Nutmeat Linseed oil Fresh iodine (for brown color) Stick shellac Spatula or knife	1. Scrape the burned area with a sharp knife. 2. Remove dust and scrapings. 3. Dip a cotton swab in naptha and clean the burned area. 4. Wrap steel wool around a small pointed stick. Go over the burned area only. 5. Clean the area. 6. Rub area again with sandpaper. 7. Apply a stain to color the wood. Allow the stain to dry. 8. Heat a knife in a smokeless flame. With hot knife scrape the shellac from the stick to fill the burned area. Smooth the area down with the edge of the knife. 9. Sand the treated area carefully. 10. Buff the surface to restore the original shine.
Bloom (grayish color)	Warm water Vinegar	1. Wet a soft cloth with warm water and vinegar mixture (1 pint of water with 1-1½ teaspoons vinegar). Squeeze out the excess water. 2. Rub the dampened cloth over the furniture surfaces. 3. Dry the surface with a soft cloth.
White spots or rings (left by hot dishes, water, or alcohol)	Ashes Steel wool (3/0) Light weight oil Table salt Household ammonia	1. Use the simplest remedies first; then try more drastic means if necessary. 2. a. Dust ashes over the spot or ring. b. Dip a 3/0 steel wool pad or cloth into a lightweight oil. Then rub the area lightly with the grain of the wood. c. Apply oil lightly to the entire surface to prevent spotting. 3. a. Dip your finger into lightweight oil and then into common table salt. b. Rub the spot with the mixture. (You may need to do quite a bit of rubbing.) 4. This method is especially good for a varnished surface. a. Dip a cloth in clear water, wring the cloth out, and then moisten the cloth with a very small amount of household ammonia.

FURNITURE REPAIR

BLEMISH	WHAT TO USE	STEPS IN REMOVING
		b. Whisk the damp cloth over the spot lightly and quickly. c. Rub the spot with a dry cloth.
Ink spots	Pumice stone Light oil Soft cloths Turpentine Household ammonia or oxalic acid Small brush	1. If the stain is only on the surface, rub the surface with a mixture of pumice stone and light oil made into a paste. Rub with the grain of the wood, using a soft cloth. Clean the spot with a clean cloth dampened with turpentine. 2. If this does not completely remove stain, scrape the finish. 3. Bleach the spot with pure household ammonia or a saturated solution of oxalic acid. Apply the bleach with a small brush. Let the solution remain for recommended time; then wipe the solution off with a damp cloth. Repeat the procedure until you obtain the desired results. Neutralize the bleach by washing the surface with clear water. Allow the spot to dry for at least 24 hours.
Dulled or spotted plastic surface	Cream polish Silicone base wash Auto-cleaner polish Soft cloth	1. Clean the surface with a low-luster cream polish or a silicone base wash. 2. On badly worn areas, pour a little single-step auto-cleaner polish on a thick pad of clean, soft cloth and rub the length of the pattern, using long, even strokes. Rub until an even gloss develops; then wipe the surface with a clean cloth. Apply a cream polish or a silicone base wax.
General soil	Soft cloth Pure white soap Green soap	1. For mild cleaning, a. Wash the piece thoroughly with a soft, clean rag and warm water to which a small amount of pure white soap has been added. b. Wipe the surface dry with clean cloths. 2. For finger marks and sticky or greasy soil, a. Soak a soft cloth with warm water. Put a teaspoon or more of green soap on the cloth. Fold the cloth into a pad. b. Rub the surface of the piece with a circular motion until the surface is covered with lather. c. Remove the soap with a cloth dampened in lukewarm water. d. Dry and polish the surface with a dry, soft cloth, rubbing with the wood grain.

GENERAL MAINTENANCE AND REPAIRS

TOOL	USE
1. Claw hammer	General carpentry
2. Tack hammer	Nailing tacks and brads
3. Common screwdriver	Turning screws; wide variety of sizes, available to fit specific screws
4. Phillips screwdriver	Turning Phillips screws only
5. Heavy-duty slip-joint pliers	Holding materials with firm grip
6. End-cutting nippers	Cutting through wire; cutting nails off flush with surface
7. Combination wire-cutting, wire-stripping pliers	Cutting wire; stripping insulation off electrical wire
8. Adjustable, open-end wrench	Tightening nuts and bolts
9. Stillson wrench	Turning pipe
10. Monkey wrench	Turning hex nuts used in pipe-joint unions on plumbing

The tools identified above are used in the following minor repairs and maintenance.

PROBLEM	TOOLS AND SUPPLIES	PROCEDURES
Door lock sticks or is difficult to operate	Screwdriver Petroleum solution High-grade grease	1. Remove lock from door and thoroughly wash lock in petroleum solution. 2. Apply small amount of high-grade grease or penetrating oil to all moving parts. (Too much oil will attract dust. Do not put oil or grease in keyhole.) 3. Replace lock in door.
Key does not work smoothly	Pencil lead or graphite	1. Scrape small amount of pencil lead or commercial graphite onto key. 2. Place key in lock and turn several times.
Key broken in lock	Hat pin Screwdriver	1. Remove broken part with long pin or hat pin. 2. If broken part cannot be reached lock may have to be taken off, broken key removed, and then the lock replaced.
Door closer needs adjustment		1. Procedures vary greatly with different types and brands. Follow instructions that came with door closer. 2. Check adjustment carefully. Glass may break out if door closes too hard.
Door sticks	Screwdriver Chalk Coarse sandpaper Block of wood Plane	1. Check to determine where door sticks. 2. Tighten all screws in hinges. 3. If screws are loose, follow directions for repairing loose screws. 4. If door still does not close properly, use piece of chalk to mark where door sticks. 5. Remove small tight place by sandpapering. Cover block of wood with coarse sandpaper. Rub over tight parts of the door. 6. If door hangs on bottom, remove pins from door. Lift off door. Use sandpaper to remove excess wood.

GENERAL MAINTENANCE AND REPAIRS

PROBLEM	TOOLS AND SUPPLIES	PROCEDURES
		7. If amount of wood to be removed is more than 1/16 inch, use plane to remove excess wood. (Plane from outside edge to prevent wood from splitting.)
Window is tight	Paraffin Chisel or putty knife Hammer	1. Lubricate runways with paraffin or candle wax. 2. Raise and lower window several times. 3. If paint has dried around window, insert chisel or putty knife around edges. Tap gently with hammer. 4. Check window for broken chains or cords.
Window screen has holes	Wire snips or metal shears	1. Trim rectangle shape around hole or tear in screen. 2. Cut piece of similar mesh screen about 3/4 inch larger on all four sides than rectangular hole in screen. 3. Ravel wire back 1/2 inch on all four sides of patch. 4. Bend raveled wires at right angles and fit piece over hole. 5. Press wires through screen; flatten against screen on opposite side.
Broken window pane	Glass China marking crayon or sharpened soapstone Glass cutter Metal straight-edge Lubricating oil Soldering iron or electric paint remover Linseed oil Putty or glazier's compound Glazier's points Chisel Putty knife Paint	1. Cut glass. a. Be sure glass to be cut is clean. b. Cover work surface with blanket, rug, or layers of newspaper. c. Use china marking crayon or piece of sharpened soapstone to make cutting line on reverse side of glass. d. Use metal straight-edge as cutting guide. e. Hold glass cutter firmly and almost perpendicular. Keep cutting wheel away from your body. Begin just inside farther edge of glass. Applying even pressure, draw cutter toward your body and past rear edge of glass. f. After line is scored, either gently tap with reverse end of cutter, underside of the cut near edge of glass, or place a pencil or guide on table under scored line on glass and press down on each side of scored line. Cut only one line at a time. g. For heavier types of glass, such as mirrors and plate glass, apply thin film of lubricating oil on line to be cut. 2. Remove remaining glass and old putty from frame. Protect hands with heavy gloves when lifting glass out. Use soldering iron or electric paint remover to soften putty. Scrape it away quickly before it cools and resets. Remove old glazier's points. 3. Paint groove of frame with linseed oil. 4. Make rope of putty or glazier's compound the length needed. Press around frame to about 1/8 inch thickness to cushion glass and seal out air. (If putty is too hard, soften with linseed oil and knead on a piece of glass until it has consistency of thick, dry dough.) 5. Press glass into putty, from outside window. 6. Insert glazier's points about every four inches. Use two at each side to hold glass in position, tapping them halfway into wood. Then insert remaining points. Start points with finger pressure; then drive in about halfway with chisel, sliding chisel along surface of pane.

GENERAL MAINTENANCE AND REPAIRS

PROBLEM	TOOLS AND SUPPLIES	PROCEDURES
		7. Roll a 1/2 inch thick rope of putty and lay it around frame. Press rope against wood and glass with your fingers. 8. Use putty knife to smooth out fingerprints and remove excess putty. Putty surface must be smooth, unbroken, and firmly sealed. 9. Paint exterior grade oil-base paint over putty immediately.
Blind cords and/or tapes worn	C-clamps Scissors Stapler Pail Detergent solution Brush Spray paint	1. Remove blinds from window. 2. Clamp blind to top of door using C-clamps. 3. Remove old cords and bottom rail. Slide out slats and release tapes from fingers located inside headrail. (Be sure to note how parts were attached together.) 4. Stretch out oid tape on table and cut new tape to same number of ladders and length. 5. Cut two or three ladders from one end of tape to allow tape to go into headrail over fingers. 6. Turn back ladderless ends of tape and staple ends to form loop. Remove headrail from door and lay on table. 7. Feed loops through slot into headrail and slip over fingers. 8. Wash slats and air dry. 9. Cut new cords same length as old ones and feed new cords through the headrail. 10. Clamp headrail on door again and fasten bottom rail to tapes. 11. If slats are rusty or scratched, tough up with spray paint. Allow to dry. 12. Replace slats in new ladders with curved side down. 13. Feed cords through slats and fasten to bottom rail.
Pilots need lighting		1. Follow instructions on equipment. 2. Always strike match before turning on gas.
Faucet drips	Adjustable wrench Screwdriver	1. Turn off water supply underneath sink or lavatory. Drain faucet. 2. Unscrew cup-cover over handle screw. Remove screw in handle of faucet. 3. Remove handle. If stuck tightly, tap underside all around with block of wood. 4. Unscrew cap nut holding down spindle housing; use smooth-jawed adjustable wrench. (Or cover jaws of the wrench with tape or place cloth over handle to avoid scratching chrome.) 5. Lift off spindle housing, exposing nut which holds spindle in position. Remove nut with wrench. 6. Unscrew the spindle with hand and remove. (Use handle to turn spindle if spindle sticks.) 7. a. Hold spindle in vise to make removal of brass washer screw easier. Replace washer and screw. b. Or insert new spindle or stem. Use clean cloth to wipe out inside of faucet before inserting new spindle or stem. Remove old stem from bonnet but do not touch packing inside bonnet. Slip bonnet over new stem to see if bonnet fits. If bonnet cannot be handscrewed onto first two threads, remove some washers.

GENERAL MAINTENANCE AND REPAIRS

PROBLEM	TOOLS AND SUPPLIES	PROCEDURES
		c. Or try combination seat washer. Choose size to fit faucet. Force in place with nail set or awl. 8. Replace faucet parts. 9. Turn water on.
Faucet runs slowly		1. Remove strainer by unscrewing it from tip of faucet. (Remove parts carefully keeping them in right order.) 2. Rinse each part to remove small rocks or trash. Remove any buildup of minerals from parts. 3. Put parts back together in correct order or air may not mix properly with water and the force of stream may be wrong. 4. Replace strainer on faucet.
Drain stopped up	Plunger Chemical solvent	1. Remove stopper, if any, to check for hair and lint clogging drain. Remove clog with tweezers or wire hook. 2. Run enough water into sink to cover rubber cup of plunger and place cup over drain. Work plunger up and down vigorously 10 to 20 times. Remove and allow waste to run off. Repeat, if needed, 8 to 10 times. 3. Once stoppage has started to break and water has started to run off, use chemical solvent. Do *not* use solvent if sink is completely stopped up. 4. If plunger will not start drainage, use wrench to remove cleanout plug from trap under sink. Place pail under sink to catch water. (If any caustic chemicals have been added, wear rubber gloves to protect from splashes.) Make small hook of wire and clean trap thoroughly. a. If stoppage is farther down in drain, insert about a foot of wire snake into trap away from sink. b. Slide the moveable handle along snake to point just under trap. Tighten handle and turn snake. c. When snake goes through stoppage or is all the way into drain, remove snake by turning it in same direction as it was worked in. d. Replace sink trap plug and pour boiling water into sink. e. If water drains slowly, add chemical solvent. f. If water backs up and does not drain at all, remove trap plug and try again.
Toilet tank makes whistling, splashing, and dripping sounds		CAUTION: Always shut off water supply and flush toilet to empty tank before starting any repairs. 1. Remove tank cover and observe water level. 2. If water is running down overflow, lift up on float arm. a. If flow of water stops, bend float rod downward so float will rise higher to close valve at pipe supply base. b. If this does not stop water flow, replace leaky float with new one. (Leaky float may be almost submerged.) c. If flow of water does not stop, remove ball cock from tank and replace worn washer.

GENERAL MAINTENANCE AND REPAIRS

PROBLEM	TOOLS AND SUPPLIES	PROCEDURES
Toilet has steady splashing and flow of water into the bowl	Screwdriver 2 wrenches	1. Press down on lower stem to force tank ball into seat of outlet pipe. 2. a. If water stops, jiggle trip lever to see if lever works freely. Lubricate bushing next to handle, or replace trip lever. b. Or remove lower stem and check for bends. Straighten stem with pliers and replace. c. Or unscrew and remove tank ball and replace. (Newer type balls use bead chain instead of two stems. If using this type, remove both stems. Stem guide is removed by loosening side screw and slipping unit over overflow pipe after moving refill tube aside. Slip newer type unit over overflow pipe to bottom of tank. Attach bead chain to trip lever. 3. a. If water does not stop, loosen screw to tank guide and raise. b. Or remove tank ball and smooth seat with sandpaper or steel wool.
Toilet stopped up	Plunger Toilet auger Pail	1. Use plunger. 2. Use toilet auger. a. Fill bowl with water to just below rim. b. Draw end of snake up against curved end of auger. c. Place curved end in curved trap of bowl. d. Force snake through by pushing and turning steel rod. e. Withdraw by turning in same direction. f. Repeat three or four times if needed. 3. If waste runs out, pour pail of water into bowl. 4. If this runs out easily, flush toilet. 5. Next put five or six feet of toilet paper in bowl. Let the paper get wet. Then flush it down toilet with pail of water. If toilet backs up, solid object is caught in bowl. 6. Use auger again, and if stoppage continues, call plumber. Do not use chemicals in toilet bowls.
Toilet makes splashing sounds inside as it refills	Adjustable wrench Sponge	1. Shut off water and drain tank by flushing. 2. Direct filler tube against sidewall of tank. 3. If filler tube leaks at its base, replace ball cock immediately. a. Hold top of unit in one hand and turn nut on underside of tank with adjustable wrench. b. Sponge excess water out of tank before removing. c. Remove old ball cock and replace with new one. d. Screw in new refill tube. e. Hold base in one hand; with other hand, bend refill tube into overflow.
Screws loose	Screwdriver Wooden matches	1. If hole is worn, place glue on several wooden match sticks. 2. Drive match sticks into the screw hole. 3. Let inserted matches and glue dry in hole. 4. Replace article held by screw. 5. Secure article with screw.

MINOR ELECTRICAL REPAIRS

PROBLEM	SOLUTION
Fuse blows.	1. Stand on a dry surface. 2. Open the main switch to cut off the current. 3. Remove the blown fuse. 4. Replace with a fuse of the correct size and type. CAUTION: Never use coins or foil paper, or the incorrect size of fuse; never reuse a blown fuse. Throw away blown fuses. 5. Close the main switch.
Circuit breaker trips.	1. Move the main switch lever to "Off." 2. Correct the problem. 3. Push the lever past "Off" and return it to the "On" position.
Incandescent (regular) light bulb burns out.	1. Turn off the light switch. 2. Remove the old bulb, being careful not to break the glass. 3. Replace the old bulb with the same size bulb.
Light bulb in socket breaks.	1. Turn the switch to the "Off" position. 2. Put on a leather glove to prevent cuts. 3. Push a dry jagged stick or a rubber ball into the socket. 4. Twist the stick or ball to remove the broken bulb.
Cord seems defective.	1. Unplug the cord. 2. Disconnect the cord from the appliance. 3. Twist each bare wire of the cord around one wire of a *tester*, being careful to keep the exposed ends from making contact with each other. A tester is a small device with a bulb on one end which lights to indicate the presence of current. 4. Place a heavy book over the wire to make sure that it will not fall off the table. 5. Plug in the cord. If the tester glows, the cord is good. If not, the cord is faulty and must be replaced. 6. Disconnect the plug.
Cord worn on plug end.	1. Disconnect the cord from the plug. 2. Inspect the plug. If the plug is damaged, replace it with a new plug. To do this, follow steps 3–8 below. 3. Cut off the worn area. 4. Slip the plug over the wire. 5. Cut away 3" of insulation. 6. Clean 1/2" of each *lead*, or group of copper wires, and twist the strands together. 7. If the insulation is asbestos, wrap the wires with thread to protect. 8. Tie a knot in the leads and bend the ends around the plug terminals. Tighten the screws. Be sure that insulation comes to the screw terminal but does not extend under the screw.
Cord worn on appliance end.	1. Unplug the appliance. 2. Cut the cord just below the damaged portion. 3. Disassemble the appliance. 4. Remove the cut-off end from the terminals. 5. Attach the new wire. 6. Make the joints stronger by wrapping them with thread.

MINOR ELECTRICAL REPAIRS

PROBLEM	SOLUTION
Appliance does not operate, but cord is not frayed.	1. Disassemble the appliance. 2. Check for any loose or broken connections where cord is attached to the appliance. 3. Reattach if necessary.
Light does not come on when wall switch is flipped.	1. Check the light bulb. It might be defective or burned out. If not, go on to step 2. 2. Check for a short circuit on the line. If there is none, go to step 3. 3. Remove the fuse or trip the circuit breaker to cut off the power for that light and switch, and check the switch.
Short circuit on line is possible.	1. Turn on the other lights on the line to see if they burn. (If you are not sure which lights are on the line, turn them all on and unscrew the fuses or switch off the circuit breakers separately. This tells you exactly which lights each fuse controls.) 2. If no lights on the circuit will burn, the fuse is burned out.
Light switch needs checking.	1. Disconnect the fuse or switch off the circuit breaker. 2. Remove the two screws holding the face plate. Remove the face plate. 3. Remove the two screws that hold the switch in the box. 4. Pull the switch out of the box as far as the wires permit. 5. Check for loose wires. If there are no loose wires, the switch is faulty and should be replaced.
Wires to switch are loose.	1. Reconnect loose circuit wires. 2. Push the switch into the box, screw the switch into place, and replace the switch plate. 3. Turn on the power and try the switch.
Switch is faulty.	1. Disconnect the two wires connected to the old switch. 2. Connect the two wires to the terminals of the new switch. (If the switch is the mercury type, be sure that the end marked "Top" is up.) 3. To make the connections, twist the wires around the terminal in a clockwise direction (the same direction the screw turns). 4. If one wire connected to the switch is white, paint the last two to four inches of the insulation black to indicate that it is carrying current and is "hot." This way, anyone else who works on the wire will not mistake it for a ground wire, which is usually identified by its white color. 5. Push the switch back into the box and screw it in place. (Do not tighten the screws so tight that they crack or bend the switch frame.) 6. Replace the face plate. 7. Turn on the current. 8. Try the switch.
Fluorescent tube burns out.	1. Remove the old tube by twisting it counter-clockwise. CAUTION: Poisonous gas in flourescent light tubes makes careful handling a must. 2. Insert prongs of the new tube into the slot, matching the markings.

MINOR ELECTRICAL REPAIRS

PROBLEM	SOLUTION
Fluorescent light malfunctions.	1. Warm the room to restore light. The malfunction may be caused by too low temperatures in the room. 2. Turn off the current. Check the tube for dust and dirt. A rapid-start fixture will not light if there is too much dirt on the bulb. Wash the bulb in a warm, mild detergent solution. Rinse the bulb in clear water. Dry the bulb thoroughly and replace it. 3. If the light is blinking replace the bulb with a new bulb of the same size and type. A blinking light is a sign that the bulb is almost burned out.

FOOD GROUP ROUNDUP

DIRECTIONS:

1. Unscramble the food words below. Use one letter for each blank. Each unscrambled word is a nutritious food choice.
2. Find the Secret Words by unscrambling the circled letters.
3. At the bottom of the page, place each unscrambled word into the appropriate food group of the Daily Food Guide.

1. T S C U B I S I ○ _ _ _ _ _ _ _ _
2. H L L S I F S E H _ _ _ ○ _ _ _ _ _
3. P L C N E A T U A O ○ _ _ _ _ _ _ _ _ _ _
4. S N O E L O D _ _ _ ○ _ _ _
5. N C M O R A I A _ ○ _ _ _ _ _ _
6. E F E B _ ○ _ _
7. T G Y R U O _ _ _ _ _ ○
8. N E Y S B O S A _ _ _ _ ○ _ _ _
9. E P T R A S I S _ _ _ _ _ ○ _ _
10. G T A C T O E S C E E H E _ _ _ _ ○ _ _ _ _ _ _ _ _
11. S N E I T G A N R E _ _ ○ _ _ _ _ _ _ _
12. D L S A A I S G N S R D E _ _ _ _ ○ _ _ _ _ _ _ _ _

SECRET WORDS: _

DAILY FOOD GUIDE

MILK/MILK PRODUCTS	MEAT/ LEGUMES	VEGETABLES/ FRUITS	BREADS/ CEREALS	FATS/ SWEETS/ ALCOHOL

FOOD GROUP ROUNDUP
ANSWER KEY

1. (B)ISCUITS
2. SH(L)LFISH
3. (C)ANTALOUPE
4. NOO(D)LES
5. M(A)CARONI
6. B(E)EF
7. YOGUR(T)
8. SOYB(E)ANS
9. PASTR(I)ES
10. COTT(A)GE CHEESE
11. TA(N)GERINES
12. SALA(D) DRESSING

SECRET WORDS: BALANCED DIET

DAILY FOOD GUIDE

MILK/MILK PRODUCTS	MEAT/ LEGUMES	VEGETABLES/ FRUITS	BREADS/ CEREALS	FATS/ SWEETS/ ALCOHOL
yogurt cottage cheese	shellfish beef soybeans	canteloupe tangerines	biscuits noodles macaroni pastries	salad dressing

A GOOD FOOD LABEL TELLS:

1. NAME OF PRODUCT
2. BRAND NAME
3. WEIGHT OF CONTENTS
4. NAME AND ADDRESS OF MANUFACTURER
5. ADDITIVES
6. DESCRIPTION OF PRODUCT
7. INSTRUCTIONS FOR USE
8. GRADE–IF GRADED

CHECK YOUR MARKET

DIRECTIONS:
Take time to check out your local grocery store. Answer the following questions.

1. What kind of store is it (example:supermarket)? _____

2. What special services does the grocery store provide (examples: trading stamps, delicatessen)?

_____

_____

3. Look in the newspaper to see if the grocery store is advertising "specials." What is on sale that might cause people to shop there? _____

_____

4. Are there any special displays of foods set up to call attention to products? How and where are they set up? _____

_____

5. What kinds of things are for sale at the store besides food? _____

_____

6. How would you describe the atmosphere of the store? Is it attractive to you? How would you change it to help shoppers? _____

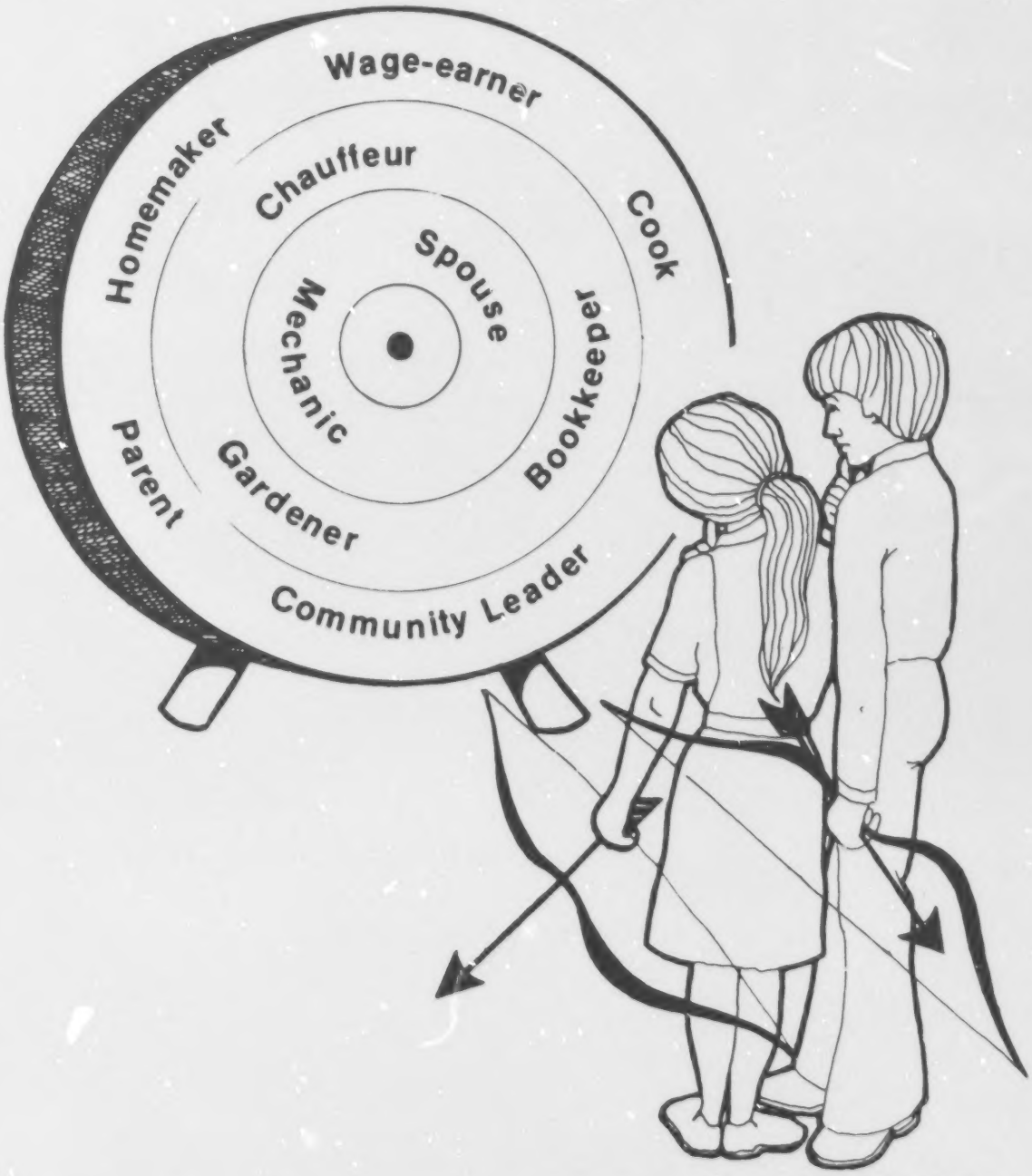
_____

DIRECTIONS:
Compare prices of three products that are available in a house brand and a national brand. Circle the least expensive of each product.

PRODUCT	HOUSE BRAND PRICE	NATIONAL BRAND PRICE
1. _____		
2. _____		
3. _____		

MULTIPLE ROLES

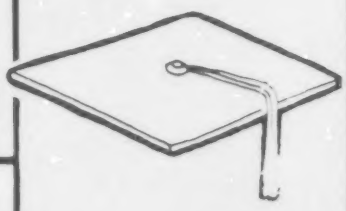
CHANGING ROLES
OF MEN AND WOMEN



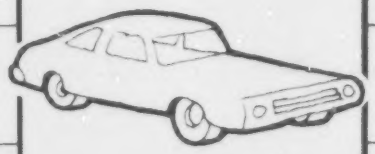
COSTS OF RAISING A CHILD

CLOTHING

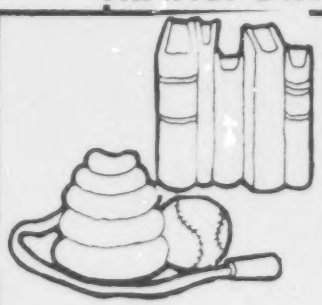
FOOD



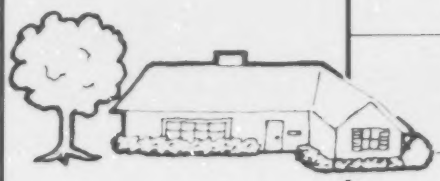
EDUCATION



TRANSPORTATION

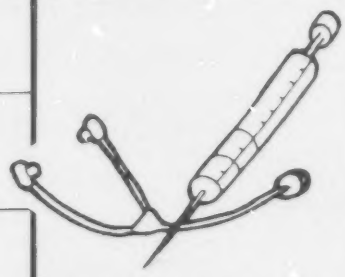


TOYS, BOOKS



HOUSING

CHILD CARE



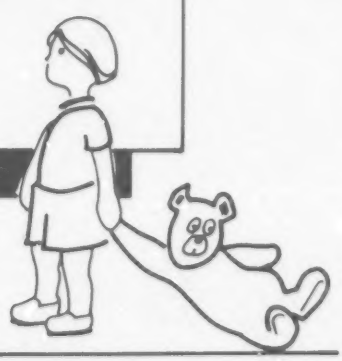
MEDICAL CARE

SOCIAL DEVELOPMENT
DURING CHILDHOOD

INFANT	PRESCHOOL CHILD	SCHOOL-AGE CHILD	ADOLESCENT
NUMBER OF RELATIONSHIPS			
FAMILY, ESPECIALLY PARENTS, CHILD CAREGIVER	FAMILY, NEIGHBORS, PLAYMATES, CHILD CAREGIVERS	MANY COMPANIONS, FAMILY, COMMUNITY CONTACTS	FRIENDS OF OWN AGE GROUP, WIDE RANGE OF ACQUAINTANCES
TYPES OF INTERACTION			
SOLITUDE AND INTERACTION WITH ONE OR TWO PERSONS	PARALLEL PLAY	GROUP GAMES, ACTIVE PLAY	BOY-GIRL ACTIVITIES
ROLE OF OTHERS			
NURTURING CARE (TOTAL DEPENDENCE)	SUPERVISION	GUIDANCE	ENCOURAGEMENT IN INDEPENDENCE
CHILD'S RESPONSE			
RECEIVING	EXCHANGING	SHARING	ACCOMMODATING

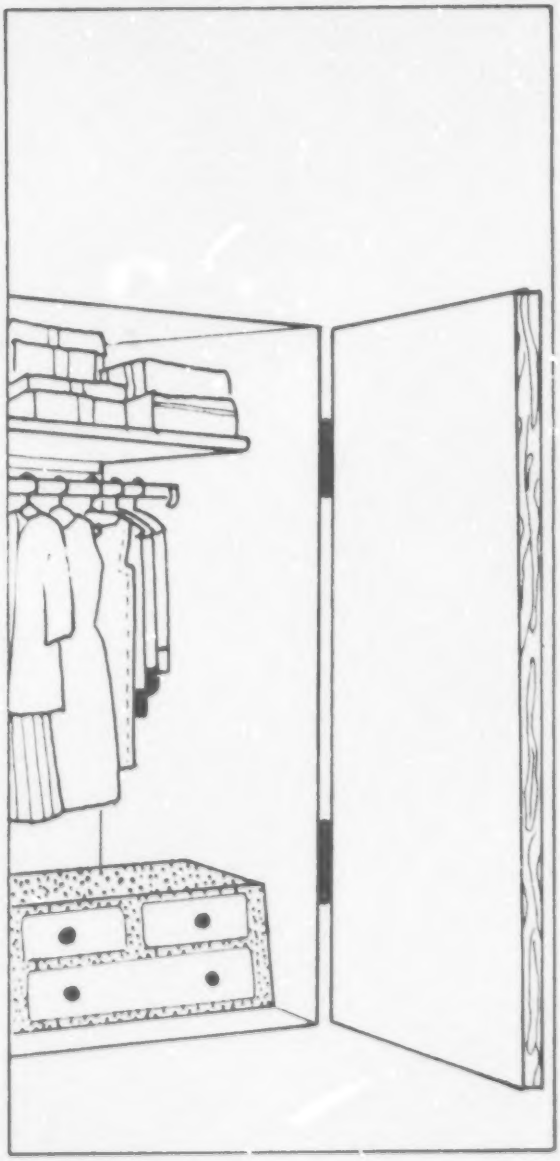
CHECK LIST FOR DAY CARE CENTERS

- IS THE FACILITY LICENSED?
- WHAT HOURS IS CARE AVAILABLE?
- WHERE IS THE CENTER LOCATED?
- HOW MUCH DOES IT COST?
- WHAT AGE CHILDREN ARE ENROLLED?
- HOW MANY CHILDREN ARE ENROLLED?
- IS PARENT VISITATION ENCOURAGED?
- ARE THE FACILITIES CLEAN?
- DO THE CHILDREN SEEM HAPPY AND COMFORTABLE?
- ARE NUTRITIOUS LUNCHES AND SNACKS PROVIDED?
- ARE ILLNESSES AND EMERGENCIES HANDLED CALMLY AND COMPETENTLY?
- IS THE DAILY ROUTINE VARIED AND INTERESTING FOR THE AGE GROUP?
- IS THE ROOM CHEERFUL, COLORFUL, AND APPEALING TO YOUNG CHILDREN?
- ARE EQUIPMENT AND PLAY THINGS AMPLE, VARIED, EASILY AVAILABLE, AND APPROPRIATE FOR AGE GROUP?



BUYING BASICS

INVENTORY WARDROBE.
IDENTIFY WANTS.
DETERMINE NEEDS.
PLAN PURCHASES.



WHEN SHOPPING CONSIDER:
BUDGET, SOURCES, SIZE, FIT, STYLE, COLOR, CARE, WORKMANSHIP, COST OF ITEM, SUITABILITY FOR NEEDS, & QUALITY.

DO COMPARISON SHOPPING

DO WE NEED WHEELS?

TO GET TO:

WORK

VACATION

RELATIVES

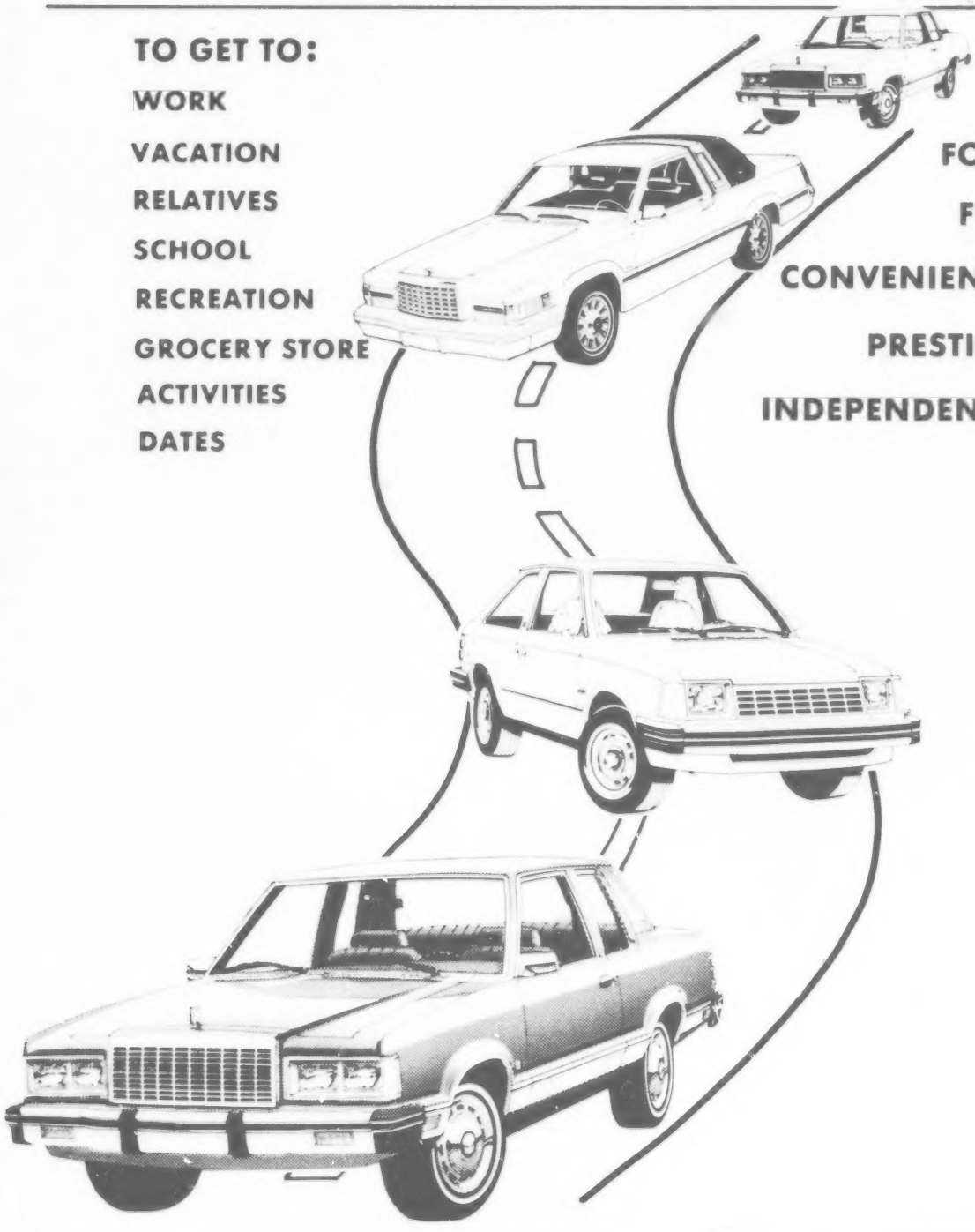
SCHOOL

RECREATION

GROCERY STORE

ACTIVITIES

DATES



FOR:

FUN

CONVENIENCE

PRESTIGE

INDEPENDENCE

TASK DIVISION

ASSIGNMENTS
FOR THIS WEEK:

1. MOM	3. VACUUM
2. DAD	1. DISHES
3. PAT	5. BEDS
4. KEVIN	4. DUSTING
5. TOM	2. TRASH

HOME MANAGEMENT AND CONSUMER EDUCATION
REFERENCE LIST

Books

Anderson, Hoyt. *The Disabled Homemaker*. Springfield, IL: Charles C. Thomas, 1981. 343 pp. ($12.75, paperback. Information on living independently, taking care of the body, doing things the simple way, planning a kitchen, cooking made easy, keeping the home neat and spotless, doing laundry, storage organization, structural modifications and home adaptations, comfortable clothing, and caring for children.)

Aslett, Don. *Is There Life After Housework?* Cincinnati, OH: Writer's Digest Books, 1981. 132 pp. ($6.95, paperback. Includes how to clean and maintain a home using energy- and time-saving techniques.)

Blinn, Lynn. *Making Decisions*. Albany, NY: Delmar Publishers, 1980. 148 pp. ($8.00, paperback. Contains sections on deciding what is important, reaching goals, decisions about money, and satisfying needs and wants.)

Consumer Education, rev. ed. Lubbock, TX: Home Economics Curriculum Center, 1977. 496 pp. ($7.50 in Texas; $10.00 out-of-state. Effective consumer management, allocation of resources, principles of consumer purchasing, consumer buying, consumer citizenship, and the consumer and the economy.)

Consumer Education for Families with Limited Incomes. Lubbock, TX: Home Economics Curriculum Center, 1980. ($18.75 in Texas; $25.00 out-of-state. Overview of the disadvantaged; teaching techniques; evaluative techniques; eleven teaching units accompanied by teaching aids, handouts, and visuals in English and Spanish.)

Consuming in the Eighties and Beyond. Lubbock, TX: Home Economics Curriculum Center, 1983. 163 pp. ($5.75 in Texas; $7.50 out-of-state. Futuristic student guide for use in consumer education classes. Information and activities on the changing consumer, the changing American family, consumer rights and responsibilities, clothing, food, housing and home furnishings, home appliances, transportation, child care, medical care, entertainment and control of spending.)

Deacon, Ruth E. and Firebaugh, Francille M. *Family Resource Management: Principles and Applications*. Boston, MA: Allyn and Bacon, Inc., 1980. 251 pp. ($26.95. Contains sections on purpose and setting of management, management system components, application to resources, and application to situations.)

Gross, Irma H.; Crandall, Elizabeth W.; and Knoll, Marjorie M. *Management for Modern Families*, 4th. ed. Englewood Cliffs, NJ: Prentice Hall, Inc. 466 pp. ($22.95. Contains an introduction to home management, management in operation, management of resources, and management as a field of study.)

Home and Career. Lubbock, TX: Home Economics Curriculum Center, 1983. 133 pp. ($5.75 in Texas; $7.50 out-of-state. Activities designed to allow students to examine roles of dual-earners, look at concerns of two-career couples, and realize that in today's society family roles are shared rather than associated with one sex. Includes competencies, sub-competencies, and learning activities. Can be used independently or with classroom instruction.)

Home Furnishings, Teacher Edition, rev. ed. Lubbock, TX: Home Economics Curriculum Center, 1976. 631 pp. ($18.75 in Texas; $25.00 out-of-state. Business aspects; elements and principles of design; displaying merchandise; the client's home; selection of floor and wall coverings, furniture, window treatments, and accessories; china department; textiles; sewing tools and equipment; sewing machines; stitching and pressing techniques; construction of draperies, window treatments, and miscellaneous furnishings; care and maintenance.)

The Household Handbook. Deephaven, MN: Meadowbrook Press, 1981. 173 pp. ($3.95, paperback. Includes charts, tables, and lists on cleaning house, cooking, eating better, handling emergencies, maintaining your home, caring for houseplants, and keeping records.)

Kelly, Joan M. and Chamberlain, Valerie M. *Survival—A Guide to Living on Your Own*. New York, NY: Webster Division, McGraw-Hill Book Company, 1980. 308 pp. ($17.24. Contains you and your relationships, supporting yourself, enjoying your home, choosing food, buying and storing food, preparing food and entertaining, your clothes, being an informed consumer, managing your money, buying goods and services. S, SBF.)

Oppenheim, Irene. *Living Today*. Peoria, IL: Bennett Publishing Company, 1981. 384 pp. ($11.92. Includes independent living concepts on decision making; values, goals, and resources; spending and saving; managing a paycheck; credit buying; shopping strategy; smart shopping; your health; eating for good health; buying food; quick and easy meals; transportation; caring for others, and the economy and you. S, SBF.)

Winston, Stephanie. *Getting Organized*. New York, NY: Warner Books, 1983. 256 pp. ($6.95, paperback. Information on organizing principles, time and paperwork, money, and the home.)

S State adopted book
SFB Sex bias free

Periodicals

Better Homes and Gardens. Des Moines, IA: Meredith Publishing Services. ($12.95 per year, 12 issues. Includes features on education, gardening, money, decorating, building, health, pets, food, cars, crafts, travel, and shopping.)

Changing Times. Editors Park, MD: The Kiplinger Washington Editors, Inc. ($15.00 per year, 12 issues. Published monthly. Guidelines for consumers.)

CO-ED. Englewood Cliffs, NJ: Scholastic Magazines, Inc. ($3.00 per school year for 10 issues; $1.00 per single copy. Published monthly—September through June. Special features on fashion; housing,; home management; food preparation; nutrition; child development; and the intellectual, social, and emotional interests of teenagers.)

Consumer Reports. Mount Vernon, NY: Consumers Union of the United States, Inc. ($14.00 per year, 12 issues. Guidelines for consumers include ratings and comparisons of food products, appliances, and utensils, as well as other consumer products.)

Penney's Forum. New York, NY: J.C. Penney Company, Inc. (Free. Distributed by managers of J.C. Penney Stores biannually. Curriculum ideas; teaching techniques; and special features such as value clarification, consumerism, interpersonal relationships, attitudes, behavior, human potential, and other information for educators.)

Tips and Topics. Lubbock, TX: Home Economics Curriculum Center. ($4.00, quarterly. Teaching ideas and information on current trends in the field of home economics.)

Pamphlet Sources

American Council of Life Insurance, Health Insurance Institute, Education Service, 277 Park Avenue, New York, NY 10017. (Life and health insurance, personal and family finance.)

American Home Economics Association, 2010 Massachusetts Avenue, N.W., Washington, DC 20036. (Materials for all areas of home economics.)

Better Business Bureau, Publications Department, 430 North Michigan Avenue, Chicago, IL 60611. (Booklets and pamphlets on consumer topics.)

Changing Times Education Service, 1729 H Street, N.W., Washington, DC 20006. (Information for consumers.)

Consumer Information, Public Documents Distribution Center, Pueblo, CO 81009. (Consumer publications and bulletins.)

Food and Drug Administration (FDA), Department of Health and Welfare, Washington, DC 20204.

Local County Extension Agents

Local Internal Revenue Office

Local Social Security Office

Money Management Institute, Household Finance Corporation, Prudential Plaza, Chicago, IL 60601. (Personal finance, money management, and consumer education.)

Office of Consumer Affairs, New Executive Office Building, Seventeenth and H Street, N.W., Washington, DC 20506. (Consumer publications.)

Sears, Roebuck and Company, Consumer Information Services, Dept. 703–Public Relations, 303 East Ohio Street, Chicago, IL 60611. (Information on home appliances, decorating, and home maintenance.)

Superintendent of Documents, U.S. Government Printing Office, Washington, DC 20402. (Child care, education, career opportunities, legislation, nutrition, consumer information.)

PUBLISHERS LIST

Allyn and Bacon, Inc.
College Division
Link Drive
Rockleigh, NJ 07647

Bennett Publishing Company
809 West Detweiller Drive
Peoria, IL 61615

Delmar Publishers
2 Computer Drive
P.O. Box 15015
Albany, NY 12212

Home Economics Curriculum Center
Texas Tech University
P.O. Box 4067
Lubbock, TX 79409-4067

McGraw-Hill Book Company
1221 Avenue of the Americas
New York, NY 10020

Meadowbrook Press
18318 Minnetonka Boulevard
Deephaven, MN 55391

Prentice-Hall, Inc.
General Book Marketing
P.O. Box 500
Englewood Cliffs, NJ 07632

Charles C. Thomas, Publisher
301-327 East Lawrence Avenue
Springfield, IL 62703

Warner Books
666 Fifth Avenue
New York, NY 10103

Writer's Digest Books
9933 Alliance Road
Cincinnati, OH 45242